G. R. S. IX-5]

Previous references.

Nos. 1--12

191

(Banking)

File No. 4 of 95

Serial Nos. 13-22

Later references.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 13-22

Major ~~Part~~ B for January 904.

SUBJECT.

Inspection Report of the Agricultural Bank at Sarpur

W D 68—GPB—50,000—24-7-16

Note of points to be put into an order.

1) The Bank should be located in a building different from the Agents' house

2) The Rules of both old & new members should be instituted by the Appointment & Rules of the Bank or by the Assistant Director of the Panchayat & an accurate Register Minutes with Values — Non Ded & bonded be maintained by the Bank in respect of the little Bankers Here is no Cashier & should be taken into account.

3) No new members should be admitted otherwise than after the observance of the prescribed formalities.

4) Payments for the repayments & the Govt advance in 12 or 15 Years should be made

clause by stating
by the requisite
amount of instal
-ments as a reserve
fund

Banks to be allowed
balance received
deposits should be
made by the Bank.

6) The limit of cash
to be carried in the Bank
prescribed by
the Rules should be
under consider-
- ation.
The by Education
offered in unsatis
factory

7) All the
cases of sanction
accorded by the
Finance Assembly
should be reviewed
above - and such
irregularities should
not in future be
allowed to occur.

8) Interest of loans
collected from the
Bank should never
be permitted or
connived at

GOVERNMENT OF MYSORE

Minor

9) Municipality or Government should be invariably consulted upon.

10) Matter of meeting should be fixed in the Municipal office.

11) Strict accuracy of entries in Register One should be enforced.

12) The adequacy or otherwise of the Security offered should be carefully examined.

13) Disposal of lands by notification of the Board should be prevented.

14) The Municipal officers are not to take part in the election of the President, Deputy and other office bearers are not all Municipality should be

15) If the General Assembly does not take immediate

Agricultural Bank
at Sanagar.

GOVERNMENT OF MYSORE

Letter No 558 of 16-1-02
from the Collector Bagepalli

Para 1 — Point noted in the order of 24-4-00. Obsn: 1

A new Agriculturist appointed and the Bank transferred to his name. It is not reported whether the honorarium continues to be paid for this also. It is again located in the Agent's house. Order not fully carried out.

Para 4. — 8 members who are not the residents of any of the registered villages but own lands in such villages are recommended to be removed stating that such residence is a necessary qualification for a membership. But this opinion of the Inspector seems to be Contrary to the provisions of para 1 of the articles of association

X no person who does not hold land .....
or who does not live within such limits...

Correct Valuation observation Para 1
2

of the properties of
members ordered in
Govt. Order of 24th April 1900
not yet made. The Agent
Comm. who holds the
January of the
Negapatam Bank
Bank has been requested
by the Comm. to look
to this. From the report
on this has to be awaited.

There is a small
balance of Rs 229 9. 4
towards the incidentals Para 7
of the account of Loan
& this the Inspection
ne commended to be
adjusted out of the
amount of Rs 2472-10-1
under drawn from the
Treasury out of the loan
of Rs 10000/. Sanctioned
for this Bank as has
been the practice in
respect of other Banks,
but the Comm. is not
in favor of this procedure

and would on the
recovery of the account
from the Bank's deposit
to be specially made
on their account as
directed by Govt. order
of 24th April 1900. The
proposal of the Inspector
does not seem to be
consistent with the
order of Govt. of 3-11-97
but-of- to 4001-10 of 3903 of according
to which an account
unless it is paid to the
Bank and debited to
it in the account does
not-become-its (the Bank's)
funds and the Bank
cannot operate upon
it simply because
it is ordered to be
placed in the Bank
Treasury for keeping
advanced to the Bank.

Para 18

Out of the amount
of Entrance fee received
from the members of
the Bank 6 annas

the days had to have
been accounted for
and necessary ~~credit~~
credit and debit
are ordered to be effected
in the accounts. The
local authorities
are to satisfy themselves
if this has been done

Limit of Cash balance Sec 4 Para 19

balance exceeded
only on 2 days of this
were rectified on the
following days by
remitting the excess
to the Treasury

Ceil of 12 cases Sec 5 Para 20 & 21
of payment of loans
to members in excess
of the sanction of the
General Assembly
in 7 cases the excess
were recovered and
in regard of the remaining
5 cases permission of
the General Assembly
subsequently obtained
as the wording of the
documents

documents in their
cases and unfavorable
season where such as
not to allow immediate
recovery of the arrears.

Para 22 clause 6 A committee of
3 members to investigate
the application of the loans
obtained by the members
appointed and their
report accepted by the
General assembly.
The Inspector reports
that the measure on
the misuse made in
the previous report
may be left out of
Consideration.

Para 27 The Inspector
brings to notice that
there has been some
difference in the
calculation of
interests in the Comptroller's
district & Dalek offices
and also in the Bank.
These shows be a

~~comparison~~
uniform method
of calculating interest
and the accounts
maintained in all
the above offices should
~~reconcile and each~~ agree with one
another. The statement
prescribed in Govt.
order No R3302-11 dt/
1-2-02 may be adopted

Unpunctuality
in the repayment of
loans to the Bank
was noticeable even
to a larger extent
than at the previous
inspection the special
punctuality in this
respect was ordered
by Govt. to be insisted
upon. This unpunctuality
is said to be due to the
bad season, plague
scare and inefficient
management and
in a few instances

Govt. of Madras G.O. No. 1910 dated 7-8-10 Para 28.

to the Accountant regarding disputes between the principal debtors & their Sureties or Sureties who were only nominal for the Sureties seemed to have been only participators of the loans.

Para 29

The Inspector reports that the Bank is stated to have obtained and filed in the Bank Office all title deeds, pattas and Sanads &c that were necessary to be produced and that there will be inspected next time.

Para 30. observes

In spite of the warning given in Govt. Order of April/00, the accounts are not accurately written up. The Treasury pass book too has not been properly written and upon this the Dy Comm. has called for the

Explanation of the Auditor's
~~warning against~~
~~the recurrence of this~~
~~occasion~~.

The Bank has represented Para 31.
to the Inspector that
the order of the 5th Comm.
of 8th November 1879 had to
each its Cheques were
in the way of its being
of service to Several
members and that
they had in consequence
to alienate their Sums
of their respective &
otherwise incurr
loss besides suffering
in the estimation of
people. The Inspector
recommends that
if the inspection &
Valuation made by
the Auditors Satisfy
the 5th Comm. as to
the Solvency of the
Bank permission
may be granted
to

to its operating on its funds in the Treasury with a mandate that all arrears due to the Bank should be recovered without delay and the rule requiring strict punctuality enforced. But this Memo. states that the suggestion of the Inspector may be acted upon as soon as the Valuation of the Land by the Agl. Dept. is completed. This should be done within a time fixed + a report. Submitted the Govt. for orders.

Vide Remarks against para 11.

Govt. award the revision of the Agl. Land Valuation before any orders on the Inspr's Report.

Para 6.

Mr. Ali

Let us have the Valuation done within a time fixed and a report submitted to the Govt.

The 2nd Councillor.

Vote Continued

The total Government valuation of the properties belonging to the members of the Church shows as follows:—

	Ecclesiastical	Lay members	Total
Total Value of the properties	20,425	17,236	37,661
Value of the properties regarding which the title of the members is disputed	7,140	5,578	12,718
The value of the properties undisputed	13,285	11,658	24,943

Thus the total value of the properties in regard to the title thereof is undisputed is Rs 24,943 or in round figure Rs 25,000/.

The shows a considerable decrease on the Estimate of the lands originally made the value of the lands of the old members alone being shown as Rs 31486.

The Government is responsible for the

present accounts of the Society should be closed. & he should do it with a view of making any more advances from the fund to the Bank in question until the instalments due from the Bank are fully recovered. The Registrar has not given any opinion

Submitted to the Secretary for orders.

2/3. Out of Rs 16000 sanctioned for the Bank, only Rs 13,527-5-11 have been actually drawn, leaving Rs. 2472-10-1. undrawn.

a sum of Rs. 229-9-6 was due as balance of instalments for 1899-00 & 1900-01. This does not appear to have been adjusted & the Bank is not allowed to issue cheques on this fund to operate on

their funds.

It is also not reported whether the subsequent instalments have been paid

If all the instalments up to date be paid out of the recoveries made from the members by the bank, current transactions with the Bank may be opened, the amount of the instalments being calculated at 1/15th of the Govt advance actually drawn (Rs 13500)

Md/ The Secretary
K
3/3/03

If we are to allow Cashing of Cheques for current transactions, the Bank should be allowed to deposit a portion of its funds ~~as~~ for that purpose in the Treasury. It shd be allowed to draw against that

credit. My impression is that all the money received from a Bank is taken as a final Part against the advance outstanding as against them. Please let me see this with the rules as concerned here with

5/3

Rules

Please see the following

1) Govt No 2941-49/2224 dt 15th Sept 96.

2) Para 6 under portion of Govt order No 4001-10/393 dt 3.11.97

3) Govt No 3302-11 dt 1.2.1903.

4) Para 40 of the rules regarding from which it will be seen that the Banks are allowed to open current accounts with the Govt. Deputy Commissioners.

for the Secretary

18/3.

19/3/07

Submitted.

In Govt Proc. No. 7618-19 / R-731-97 dated 24th April 1900, it was directed that provision for the repayment of the Govt advance in 15 years should be made at once by putting by the requisite amount of instalments as a reserve fund —

In his memo dated 28th November 1901. the Inspector of Agl Banks stated that the repayment of the advance should commence from the year 1899-1900. as the amount was drawn by the Bank in Sept. 1898; & that the instalments due for 1899-1900, and 1900-'01, (viz Rs. 1066-10-8 x 2 = 2,133-5-4) might be deducted from the amount at the credit of the Bank in the Treasury, which was upwards of Rs. 4000 taking into consideration both the amount remaining

undrawn (Rs. 2472-10-1) out of the Sanctioned advance of Rs. 16,000, and the payments made by the Bank in the Course of current transactions. With reference to this, the offg. Dy Comm.r Mr. Ramanujaengar. remarked that he had given instructions to the Amildar to expedite the collection of the instalments as suggested by the Inspector.

The present reference from the Dy. Comm.r does not give information as to whether the instalments due up to the end of 1901-1902 have been fully received or not

88.
24/3/02

They may be allowed to carry on current transactions out of any money remai

ing to their credit after

finally Paying up instalments

for each year as ordered

A draft is submitted for

approval -

24/3/3

W/4 The D.E.O. through the Councillor

Rec'd with fair draft 17/4/03

R.D. 18/4/03 night 1095 } 22/4/03

25/4

27/4/03

R.D. 28.4.03
9979

210
3302-11
01.2.02

Dk
Trail
22/3/03
26 Pt 2-13

DO NOT WRITE THIS SPACE

Mem.

Correspondence
ending with letter No.
722 D/18 2.03 from the
Governor Despatch of
forwarding a report
on the Agricultural
Bank at Lagos.

Order thereon.

The Agent and the
Officials of the Agl.
Bank at Lagos
having failed to comply
with the requisition
made by the Despatch
for the submission of
information on certain
points connected
with the Bank & the
Governor issued orders
in November 1899 to the
Auditor of the Niger
Territories to take
to take the cheques
of the Bank until the
Inspectors requisition
was complied with

Fair draft please -1

The language & wording
are both capable of bet-
ing considerably better

8/4

11/4/03

Fair draft -1-
for
14/4

11/4/03

The Bank represented that the Moratorium order which is still in force had prevented the bank from being of help to ~~in the way of its being of service~~ to several of the members who had in consequence to alienate some of their property & otherwise incur loss. The Inspector advised ~~stated~~ that if the inspection & valuation of lands by the Auditor satisfied the Registrar that it was in a solvent condition, ~~of the Bank~~ permission might ~~be~~ be accorded to it to operate on its funds in the Treasury provided ~~with a proviso~~ that all the assurances to the Bank ~~should~~ were secured without delay and the joint inspection should punctually be enforced.

The By-Laws proposed that the Suggestion of the Inspector may be acted upon as soon as the Valuation of the Land is by the Asst. Commr in charge of the Block is completed.

The Asst. Commr's Valuation shows that the lands are worth considerably less than the Estimate originally made.

The By-Laws do not give any information as to when the improvements are to be completed up to the end of 1901. Have they been fully reserved or not?

In the circumstances, Govt are pleased & direct that

The Subscribers may be allowed to carry on Correct transactions out of any money remaining to their

credit afleiding

Inspecteur ecc. Tweede klas
van Onderwijs

verzoekt om spoedige
opgave No. 3302-11 D/1-2-02.

11
27/3/03

Read.

Letter No 3918/13 dated 1903 from the Inspector of Govt. Banks forwarding the report on the inspection of the Govt. Bank at Rangoon by Mr. B. Krishna Rao, Asst. Comptr. General, received with letter No 23488/1 6th Aug 1903 from the Comptr. General before Govt.

Order thereon

Please answer queries.

17/7/3

Let it with reference to para 2 of 7

12

Sub-Treasuries

No 207/13

The attention of the Comptr. General is drawn to Govt. order No 4212-14 F/14-5-03. The Bank will be given a free hand accordingly and the matter is to show better results.

With regard to the short-comings noticed by the inspecting officer, the following instructions

with the Government.

1) The Bank's Books, Title deeds, Agreements and other documents connected therewith should be kept in the Bank premises in the Custody of the President and the Agent.

2) It is not clear whether the agent had obtained permission from a responsible officer of Govt before he sold his land - Kanagala for Rs 200/- and how the sale has been effected. A separate report should be made on this subject.

3) The attention of the Bank Manager should be drawn to safeguard its interests by framing suitable rules against

2 About custody, attestation of books etc
Attention should be drawn to Nos 6 of Articles of Association.
Let a print thereof, and the bank premises may be inspected.
Please Comply with the above & acknowledge.

Why should he? Where is the rule? Govt

Let?
Separate instructions should be issued to this purpose - Legal advice sought

alienations and
realisations of
securities for money
advanced

4) The auditor
will have every
opportunity, ~~to be~~ to satisfy himself
that the bank has obtained
have been properly
utilized and submit
a report

Why does the Auditor do this? Where is the rule? It would be under interference Para 12 too much work for the Auditor

Rule to guide

5) The mortgage deeds
executed in favour
of the Bank and
other valuable
documents should
be safely kept in the
Bank Treasury.

Is there any rule or order for this?

Para 13 of this is optional but not compulsory vide Govt Order No. 9120-25-07 dated 24-3-58 (Copy sent)

6) The reserve fund
should be kept
invested as required
by Art. 56.

Is there any rule about this? Please see para 13 of the Rules

7) The Registrar
should be made
aware of the
importance of

Is there any rule about this? Please see para 56 of the Rules in the matter of investment of the funds of the Co-operative Societies

8) The bank shall be in-
structed to appre-
ciate the necessity of en-
forcing punctual payment
and of making enforcing Rules to guard suitable their interests in every way.

making final deal
requisite.

8) The Trustees report promises
regarding the
properties hypothecated to Govt will be
furnished

Can this be true?

The meaning of this
shd be asked for?

shd
will be asked

H
4/7/03

H

Pl
R
with

5 & 6. The statement that
property hypothecated to Govt
to be made in , seems to
be an error, as Govt are not
aware of taking any mortgage
for the loans advanced to such
banks. The report referred to
shd be
still submitted
to Govt when
recd.

H

Pl
R
15/7/03

I to see by Mr Mukerjee before
H
17/7/03

H

23/7

Recd
R
23/7/03

150

189 R 3242 ICE

From

Section 1 Rev

File No 407-97

To

Fol No 13

The Deputy Commissioner Mysore district

The Secretary to the Government of Mysore Rev. and Genl. depts.

Dated 17 1900
Despatched 19 March 1900 (13)
Received

General No. 857
No.

Enclosure No. 2 { 1 memo 1 sealed cover

Submitted Secretary -
The important points are marked in pencil
S/4/00

Use ordinary postal seal to these papers with the order 24/4/00

Has the honor to submit for orders the accompanying memo, with its Enclosure, the 16 January, 1900, by the Inspector, Agricultural banks in Mysore, on his inspection of the Agricultural bank at Surgur in the Heggeddevan Kotta taluk

Deputy Commissioner
Mysore district

Compare

C.S.

21.3.00

File papers.
WS
23/3/00

Submitted for orders
21.6.00

Sagara Venkatramaniya asks that his complaints in the deposition recorded by the Builder may be enquired into -

Venkatramaniya says that he was asked to sign the minute book without writing out the proceedings of meetings, that he objected to do so that he is not able to give the date of meeting.

The Agent says - "draft is made at the meeting itself of the proceedings to be recorded: it is read: corrections if any are made & then the proceedings are copied in the Minute Book & signatures obtained thereon. In no meeting was any member asked to sign blank pages nor were any signatures obtained at any time to unwritten pages. The drafts are not preserved."

The General meetings held were: ——

(1) dated 19-6-98 - confirmed 14-7-98.
(2) " 14-7-98 " 14-8-98
(3) " 1-1-99 " 22-1-99 (not printed)
(4) " 19-2-99 " 5-3-99
(5) " 29-7-99 " 14-8-99

Note - The 1st Proceedings cover five pages, the last Resolution is about the middle of the 5th page & the signatures come thereunder in the fifth or last page of those minutes.

The 2nd Proceedings cover over two pages, the last resolution being a few lines below the middle of the page and the signatures appear thereunder in the second page of the minutes.

The 3rd Proceedings cover over three pages: the last i.e. 12th resolution thereof being about the close of the third page and the signatures are thereunder in the said third page and also for want of space at the top of the fourth page.

The 4th Proceedings cover over four pages and a part of the fifth page the last resn viz. 12th appears at the top of the fifth page and signatures thereunder appear in the fifth page of minute.

The 5th Proceedings cover over three pages and the last line is written at the top of the fourth page

and signatures appear below the said line at the
foot of the fourth page of minutes).

The corrections appearing in some of the proceedings
were made before signatures were made, when the
whole proceedings were read out to the Assembly.

Venkatramia Iyer said that Gangadharaiah
would hear out his allegation about members being
required to sign blank pages, he is asked to come
in a state, but at this stage Venkatramia says
as follows:— This kind of enquiry is not what I
seek. I want my deposition to be duly recorded
and the depositions of the President & Agent and
witnesses also to be recorded in the same manner,
not in the bank room, but in a different place.
I want my books to be inspected, I want full
enquiry to be made into non-payment of money
to me in the bank. I shall go to the Civil Court, or
make a representation to the Registrar.—

I said that I would proceed to enquire into all
material allegations one after another, and take
fees as I proceed. He says that he will make no
more statements here (Bank Room) before the
members of the bank, that he did not come here
to have the enquiry held, that he came to Bangalore
on account of his private work and having casually
heard of my arrival, saw me & told what he wished
to say, and that the enquiry should be held at a
different place and here or at Kempegowda Nakote.

I explained to him that I could not proceed to
enquire into matters in dispute between members or others
such as ought to be enquired into and adjudicated in Civil
or Criminal Courts, that as Inspector of Banks I would
enquire into all matters or allegations affecting the
administration and reputation of the bank and that
I should very gladly receive any help he could give
in eliciting the matters referred to in his deposition so far as these
the enquiry required. He says he can give me no help

at any enquiry in the Bank Room. I have told him that the Amildar would be asked to make the sort of enquiry he wants. He does not wish to say the points upon which the witnesses named by him (1) Sajare Krishnappa (2) Nerle Nanjundaya (3) Basavaya (4) Venkatramappa (5) Kaligiri Madegowda (6) Subbiah (7) Ganjanna Setti (8) Venkatrayappa (9) Chikkiah Lakshminarayappa are to be questioned. He was reluctant to say the point upon which Ganjadhara Swami was to be questioned. He wants that each witness should be fully questioned upon all points and detailed depositions recorded. Same if the above named men are not present, nor can I arrange to hold such an enquiry in another place but this as desired by Venkatramaiya

H.C. Holroyd

The members now present are: —

1. President Venkata Setti
(2) Agent Appanaiya
(3) Director Ganapadi Devaru
(4) " Ganjadhara Swami
(5) " Ranganna
(6) Venkatrayappa
(7) Timmarayappa
(8) Appajaiya
(9) Shri Nivasaiya
(10) Appa Basava
(11) Subbanna
(12) Contractor Subbaya

Excepting the 11 d/2 - the others above named have taken loans from the Bank.

The Agent says that he has not taken any gratification whatsoever from any of the members who secured loans.

The others present say that none of them has made ~~any~~ payment of any gratification whatsoever to the Agent or Gumasta or directors, and that they have not heard of any one else having paid.

The Agent says that the Bank issued a notice to Venkat Ramia in payment of hand loan of Rs. 30 that thereupon Venkatramia sent him a notice claiming Rs 25/- alleged to have been paid to him and that both have been sent to the Taluk with a reference made by the Taluk in recovery of the Mubadale through some of revenue processes -

He further says that Venkatramia produced a stamp paper of four annas value and in execution of his doct. and that the allegation that Rs. five were taken from him for this purpose is not true -

He further says that he in no case put any before or advanced date to any of the cheques and that he always dated the cheques at the time of issue, with the date of that day

He shows the entry in the Receipt book under date the 20th Nov: 1898 about payment of Rs. 30/- as Mubadala to Venkatramia to meet court dispg - It is a stamped receipt for Rs. 30/- and under it there is a stamped receipt under date the 21st Nov: 1898 for delivery of cheque to Venkatramia for Rs. 1000/- These signatures are compared with the signatures in the Petitions presented by Venkatramia.

The President Venkata Setti says that he had come to Hagadedevanakote in connection with his Patel duties was present at the Taluk Kacheri when Venkatramia presented cheque for Rs 1000 for payment that director Ashwinarayappa who was Shanbhog of Baltur was also present on official duty that Manjunda of Devlapura Hundi then came to him & said that Venkatramia had according to information he had received included lands in his mortgage deed in the mortgage deed to Bank that he had presented a petition to Taluk Kacheri, that there would be dispute if the mortgage of the lands was accepted and that he (Manjunda) would beg this of his (Venkatsettis) notice. Venkatsetti adds that thereupon Lakshminarayappa wrote a requisition at the foot to Taluk & deferring payment on the cheque - He was then actually in the Office of President having obtained leave, but still as a material dispute had been brought to notice in connection with director Lakshminarayappa took immediate action in the interests of the bank - He then

went to Tajore accompanied by Agent & two others made enquiries - The villagers said that there was real dispute between Narisanda & Venkatramia about pensions, and the visit & coop, that there was complaint against Venkatramia about trespass by him and that notes of facts elicited were sent to the Inspectors office with report No 66 dated 29-3-99.

The Agent says that no written applic was made by Venkatramia for copies of any bank papers & no money fee was ever produced. The President says that Venkatramia at the general Assembly expressed a wish to see certain bank papers which however he did not at the time specify ~~and~~ that he was told he might if he chose see the papers, and that he had not come twice to see any papers.

The Agent also stated say that Basva Rajeurs and his elder brother Mallappa Rajeurs are divided in interest that Basva raj his applic for admission as a Member has been objected to by his wife, he was not admitted, that at the same meeting Mallappa Rajeurs who had come there hearing expressed his desire to join the bank he was admitted after enquiry as to his interests being separate A list of his property has not yet been produced to Bank and no money has been advanced to him by bank

The Agent says that Inspr Applic Jeevan Dinamalachetty had on the complaint of Venkatramia made a full enquiry as regards the solvency of Venkatrayappa, Ranganayaka and others.

The Agent says that he has obtd on the security of Jeevanamsa Rs. 500 and not Rs 1000 as stated in the complainants deposition and that it is not true he has used any of the sums obtd from Bank for trading or money lending purposes. He says that he has not lent Rs. 300 to Krishna Setty, that Rs. 300 is not due to him from Krishna Setty, that it is true Sowa Setty keeps Rasi at Santes & vends it retail it being his ancestral profession, that he (agent) has given no money whatever to Sowa Setty and has no sort of connection in Sowa Setty's trade. He adds — including Mudadale he has

obtained from the bank Rs. 1550. The accounts further amount thus :—

Rs. 35/- paid to Sri Srinivasachar and Anantachar of Sayyur to liquidate a prior encumbrance. The discharge registered doct. is filed in the bank

65-12-- paid to Devachandra of Sayyur to discharge a simple money bond. The discharge bond is produced

125-8-- paid to Sayyur Padmasetty in repayment of a loan for which jewels had been offered as security. Padmasetty's acknowledgment under a plain paper bond is produced & kept in bank. It has to be stamped.

32-- paid to Srikantasetty of Sayyur in repayment of Mutabale loan. Acknowledgment produced & kept in Bank. It requires to be stamped

51-8-- paid to Sayyur Anantachar in repayment of a stamped deed. It is produced.

400--- paid to Subbamma his maternal aunt living at Mysore from whom he states he had borrowed Rs. 200 to buy a land Survey No 25 from one Ashamma (since dead), and Rs. 200/- for other domestic requirements. The sale deed executed by Ashamma has been produced & kept in Bank. We had executed no document to Subbamma and took no receipt from her. We sent word to her to come & take her money. She accordingly came here, and he paid her here in the presence of bank people. Venkatnarayya, Ramsinga, Gurupada Deram, Venkatsetty and Srinata.

(Note. Venkatsetty & ~~Subbamma~~ Gurupada Deram who are present when these notes are recorded. the others having gone out, say that payment to Subbamma was made in their presence in Agent's house, about a year ago)

~~15 odd~~ 57 odd - paid to Chikkeera last Yegadi as advance for Service under him. Chikkeera was in the Service of Anantachar and owed him the amount. i.e. Rs. 138. We (agent) paid the amount to Anantachar to secure the Service of Chikkeera the pay & day made thus :— Rs. 95 on 13-4-98 in cash & Rs. 2 the receipt to Anantachar on 13-4-98 for Rs 43. The Principal & interest due on Rs. note viz Rs 57 odd was paid on 5th Nov. 1898. & the Rs. note discharge is produced & kept in bank

70- Paid to one Chikkeera on 6.6.99 to enable him to discharge sundry debts which fell to his share at partition between him & his brothers. The Agent speaks to this from his private account Katte & the hand writing of his elder brother Madhavaiah and shows the Katte - it contains inter alia as follows 20-12-0 [illegible] 10-6-99. The Agent adds a service Agreement has to be obtained from Chikkeera but he has been working under him since over a year -

100 - Paid to Linga son of Rama on 10th May 1899. This Linga it is explained, was in the service of one Boladas Chikkaiah under a service agreement - and owed Rs. 100 to said Chikkaiah The Agent paid the amt to Chikkaiah and obtained his document with endorsement - A new service Agreement remains to be executed in favour of Linga who has however been working under him since the last Pagadi -

Note - The discharged deed with endorsement of Chikkaiah is shown. The Agent says it will be given to Bank after the service deed is executed by Linga

80 - Purchased two Chakada carts for agricultural purposes - viz. carts manure &c. per one was bought on 20-5-99 of Kittachari at Heggaddevankote and the other about the same time at Sargur from Ramanna son of Vaijanna The former which was new was bought for Rs. 52 & the latter second hand for Rs. 30. Payments were made to them in cash at time of purchase & therefore no receipts were obtained. These carts are now, says Agent, in his godown & may be seen. Both the carts are taxed, Sargur being a municipal town.

200 - Purchased two pairs of bullocks for carts - One pair was bought at Heggadeva of Balagar Bacha for Rs. 100. & they are now in use. No receipt was obtained, as ordinarily in dealings of this kind no receipts are taken from people known & considered reasons a receipt will be obtained from The other pair was bought of Kattalinge Gauda of Varuhur H. Kote Taluq for Rs. 100/- & is now in use

No receipt was obtained from him also – the former loan was bought on 25.5.99. the latter about 10 or 15 days thereafter.

Purchased one pair of plough bullocks from Chapala Naick of Ilna about 5 or 6 months ago on payment of Cash. No receipt obtained.

Purchased Ragi seven pallas for distribution to servants this was on 10.6.99.

The Agent explains that servants in this part are at liberty to quit service on payment of advance-balance, that masters who have made advances do not feel aggrieved at servants leaving service if balances due are paid and that ordinarily Paliyan Pachaitha servants thus quit service to join another one or other estates.

He adds – One Pattiya of Ilna living at Saravan has been employed as peon of the bank on pay Rs. 5/- ever since opening of the bank. He takes notice on his service also work. The fullest possible enquiry may be made as to his employment.

The President & Members however present say that the peon is really employed for the bank & paid for such service Member Ramsinga who now deposes corroborates them.

If any late enquiry will be received tomorrow.

26/12/99

President Bankatasetti says:—

I saw Mr Viswanathan Asst. Commr. said that additional security should be given – I made application for a further loan to enable me to discharge Suvadi due to Arunachalam Chetti, and I intended to include the loan in question of Rs. 275 in the new bond and give additional security, & that there might be one amalgamated transaction with security of all lands &c. – Arunachala Naicken Chetti has obtained a decree against Bidayal Kandayan lands Nos 9, 15, 17, 22, 18, 19, 16 and Nandinatham land No 28 with Rs. 1500 principal, and interest & costs total Rs. 2400 In Execution proceedings instituted by him the Bidayal lands referred to were sold in auction and purchased by him for Rs. 600. He did not proceed against the Nandinatham land as there is dispute between one of Asst in respect of same land & it, Asst contending that that extent was Khandabadi land

been occupied without authority. My contention is that it is within the boundaries mentioned at the Revenue Sale at which I bought the land & my application is pending before Government. The remaining 5 acres of that number of Kandina Uppu are in my enjoyment undisputed and it is subject to the decree aforesaid. I have made a representation to Govt Narayan Sastri and he has promised to wait for a month more, and if to give up the lands bought at the Court Sale also if his claim was discharged. The Govt has called for a report on local inspection, and on disposal of the appeal I intend raising a loan on the security of that land & other properties. I have the following pieces of land not mentioned in the Bankers Property Register and not subject to any encumbrance :-

(1) about 40 acres of Bhatmanya dry & Bengar tar purchased from Venkatramappa 4 or 5 yrs ago i.e. obtained from him in exchange for 5 acres of wet land under Walle in Bas- Note — this property is worth Rs 1000-

(2) abt 10 acres of dry land, Kandegan pagig, at Kin- halli purchased from Kadlaraguda for Rs. 100 about 4 years ago.

(3) abt 15 acres of dry land at Hullemala purcha- from Satmada abt 3 years ago for Rs. 150.

(4). 10 acres of do- at Hullemala ~~for~~, ancestral

These are mentioned in Property list. They had been obtained originally on kyposta- or mortgage & have since been purchased

It is my desire to obtain a loan from Bank on the security of Bidgal Bhatmanya, & Kandinal pur undisputed land & Linga halli lands, of as much as it can grant under the Rules, and pay the same to my creditor - If more is required to discharge his debt- I shall raise it otherwise. He has promised to relinquish Rs. 400/- BR 27/12/99.

He adds that he has sunk wells at great cost & some sheds and other lines on the garden ~~kyposta~~ & Bank the security of which is taken to be insufficient, that the land with house thereon is worth Rs. 1000 & persons there are who would gladly buy it for that amount, but that he is anxious to retain it -

attention of agent is called to the limit of loans to each
stated in proceedings of Joint Assembly dated 19-6-95.
You the sanctions herein have been varied in some cases
without authority of another General Assembly.

	Sanctioned thereon.	Total amount Bank to each	1st.	2nd.	4th.	amount repaid 1st.	2nd.	4th.	Personal Securities
Ramappa	1000.	2000.	100.		70.	200.	100	20	
Basavanappa	1000.	1000	200.		50	100.	-	-	100 & Venkat Nagappa dirs 100 & Nibragal Basappa D
narsimappa.	1000	1000	500		90.	100	100	40	500 & Appanniah
Malsetti.	1000.	275.	-		50	55	-	-	500 & Doddapanda 180 & Timmalacha
rujiappa.	1000	-	85		~~50~~ 50.	-	85.	-	1000 & Venkat Nagappa 180 & Timmalacha
Basappa	1000	-	100		50.	-	100.	-	—
Ramaiya	800	1000	500.		50.	100.	-	-	500. & Timmanniah & 100 others
Addepanda	800.	1000	500.		-	100	-	-	—
adepanda.	500.	500.	125		50.	100.	-	50	—
ugdharastri	300.	300.	-		60.	60	-	-	200 & Lakshminarasappa
ndarsetti.	300.	300.	~~100~~		~~70~~ 70.	60	-	40	100 & Chik Rudrappa
epanda ai Sattepanda	300	300.	-		50	60	-	-	125 & Madepanda
Chik Rudrasetti.	300	300	100		50	60.	-	-	500. & Doddapanda
4 Chik Bhadrasetti	300.	350.	-		80.	75.	-	80	—
5. Bale Rudrasetti	200	200	-		30.	40	-	30	—
6. Chik Narsimha Timmacharya	300.	325	-		45.	65	-	30	100 Timmalacha. dirs
7. Gurupada desai	350	400	100.		100	80.	-	80	—
8 Chik Kusappa	400.	400	-		105	80	-	55	—
9. Sajane Venkatramiah (Removed)	1000	-	-		30	-	-	30	—
20. Timmalacha.	300	350.	280.		175.	70	100	125	—
21. Sajane Krishnappa	700	700.	-		60	~~100~~ 70	-	60	85 & Ranjiappa dirs
22. Appa Basava setti	300.	300	-		50.	100	-	50	—
23. Appajaiya	200.	300	-		40.	60.	-	-	100 & Gurupadadesai

Sanctions are needed in some cases to enable them
to discharge their Parvadis fully, the directors according necessary and
and additional Securities, & loans are being given. The
directors orders are recorded on Darkhasts & not in Minute Book.

Appa Basava setti had 2 brothers who were cultivating his lands.
The brothers left the place & dwell in another place. Basavasetti

found himself unable to do both cultivation of all the lands. Therefore he wanted to sell some the lands viz 153 viz he could not cultivate. The value of had been estimated by directors at Rs. 146 & Thangavelu offered Rs. 150. Banerjee offered to pay this amt to Bank asked for permission to sell. Directors agreed. There an interval of 3 or 4 months between execution & registration and four months between registration & payment of Rs. 150 to Bank. Of this amt Rs. 100 was credited towards the 1st instalment of Rs. 450 & 4 days loan. The the No 17 is in the occupation of Basava Setty & is valued by bank at Rs. 590 including house and at Rs. 390 excluding house

As regards lands No. 28 of Banerjee & No 34 of Thangavelu which Banerjeeda is accused of having mortgaged though not in his possession & enjoyment, explanation has been given separately. Banerjeeda has no land in No 34 at Nilvagal. He has that number at Toravalli village. Instead of Toravalli, Nilvagal was mentioned against the land by mistake in the list of property sent to Govt. The schedule in the doct was written with reference to that list. Hence the mistake. There was no intention to cheat. The acreage & assessment mentioned in the lease and schedule to doct accord with the acreage & assessment of land No 34 of Toravalli which Banerjeeda actually owns he having bought it from one Appa under a registered document. Banerjeeda having been able to secure some money due to him & others, & need his needs, and as there was objection & correspondence about cashing his cheque, he withdrew his application by a written application dated 3-4-99. The cheque given to him is un dated 30.3.99

As regards Venkatrangappa, his account stood thus

Paid to him.		Payments by him	
29.9.98.	1000	31.12.98.	100
15.10.98.	20	16.7.99.	20
~~17.12.98~~ 5-12-98.	100	30.7.99.	100.
Doct 17.12.98.	1000	do	100.
Cheque 3-1-99			
17.11.99.	50		

Thus 1020 was due when cheque was given & the second amt of 1000

As regards Madegowda, seven fields & a house have been mortgaged by him to Bank. These include No 89 objected to. He has possession & enjoyment of this land from a long time

of Patta is in the name of a Holeya - Rs 90 which had been included in the list attached to deed of assts had been erased & him by the time sanction to Govt advances was received & so that was omitted from the Schedule to Regd deed with the Bank.

As regards Shri Rudra Setty, his father had long effected partition between his sons - The brothers are thus separate in interest and one of them Shri Bhadrasetty also become a member of his own account.

As regards Shri Bhadrasetty, his vendor Doora had acquired his interest by a sale from Ananta Joisa Shanbhaga & Co's registered sale deed executed in favor of Doora Setty has been produced & kept with the Bank. Ananta Joisa's elder brother Ganesh - She is living at Sirsi with her husband - She has no sons. The sale was for liquidation of husbands debts - It was on 26 September 1888.

As regards Bale Rudra Setty, when Govt auction of lands under Bassankote Kala in 1892-93, he (Agent) purchased survey number 105 of which Rudra Setty owned an acre & odd which he paid for the price, which together with other balance was paid by him (Agent) to Govt - The acre though defined & enjoyed separately has not been divided by Govt yet - Application in this behalf was made to Taluk Office two years ago - The whole of S. No 105 is thus in his (Agent's) possession - He has executed the mortgage deed executed in Bale Rudra Setty's favour to the Bank -

The Agent's family - He has two brothers, Seenappa & Madhavaraya both older than himself - They are all separate in interest their father having made the separation in his life time - Seenappa has been living outside Sangam since the last 20 years, being employed in the service of Govt - Madhavaraya was adopted by his uncle Krishnappa, but is living under Agent Appannayya's roof, he having no wife or family he did not marry at all - In the Agent's property they have thus no interest -

Of the other Members (1) Venkataraya has 3 brothers joint in interest they as well as their nephew have attested deeds of Bank; (2) Timmarayya has no younger brother Rangamma - but he has attested the deeds of Bank & Bodda Gauda has 2 brothers and a nephew & all these have attested the deeds of Bank; (4) Madegauda has a brother & he likewise attested

(5) Gangadharaswamy Ditto (vide deposition of his brother Chik Veera recorded in Kannarese yesterday); (6) Linga Jangala has 2 brothers Mallegauda & Honnegauda who have likewise attested; (7) Gurupada devar has his father and a younger brother and both of them have attested the document; & Chik Nirappa has a nephew Ranjappa who has likewise attested (vide Sworn); (9) Sapare Krishnappa has a brother who has likewise attested; 9. Appaji's brothers Kalai & Mahalingia have likewise attested; Ayyar Basava Letter's signature has also been obtained. 27/11/99

The Yadi addressed to the Bank by the Amildar dated 24th Instant calling for information on several points is shown to me. Facts relating to almost all the points referred to therein have been already elicited from a comparison of signatures & there seemed to be no reason, prima facie to doubt the genuineness of the transaction of Mahadale bond of Rs. 30/- to Sapare Venkatramaiya, & so I did not consider it necessary to wait the question of repayment. As information is sought on this point also, I shall to avoid delay note this & as it is intended to place all the materials collected before the Amildar & take his opinion -

In the Receipt Book under date 20. 11. 98 there is stamped acknowledgment for the payment of Mirabadale bond Rs 30 On the Vouch are written the words: - Sworn by Gangaraju. Rs 30 Rec'd. Sd/- Illegible. Below that entry there is entry of Receipt under date the 24/11/98 for delivery of cheque for Rs. 1000 - Across the stamp appears thereto there are the words: - Sworn on 25-11-98 Rs 700 Rec'd. Sd/- Illegible. — The Agent & President say that it having been resolved at the Gen'l meeting of Members dated 29 July 1899 that Venkatramaiya should be removed from membership and the Mirabadale due from him recovered he (he) sent word to him through Ranjiengar saying that the Bank would be compelled to file a suit against him if he did not repay the amount & he would be unnecessarily saddled with

costs. Ramyengar said that he had spoken to both Venkatramma & his elder brother Venkatsubba Jois & that upon the advice & intercession of Venkatsubba Jois Venkatramma paid him Rs. 26-13-3 and he accordingly brought & delivered this amt to the bank - Ramyengar was authorised to say that unless payment was made at once, steps would be taken to institute a suit forthwith - He was given a slip showing the exact amount due. The balance was Rs. 26-13-3 thus :-

Principal of Mubadale	30-0-0
Usually a Sista Badde	2-14-8
	32-14-8

Deduct sum of Rs. 6-1-5 wh had been paid by him on acct of interest on the promissd'clam loan of Rs. 1000 and wh was credited to this acct on the said loan being cancelled - 6-1-5

26-13-3

Ramyengar brought this amt to Bank on 31-7-99 and on the same day Receipt No 56 was delivered to him for delivery to Venkatramma - The Counterfoil of the Receipt is shown - (Note. It purports to acknowledge receipt of the Mubadale amt of Rs. 30 due on 20-11-98 and Sista interest - Rs. 2-14-8 and on the back of the the following explanation is entered - [illegible]

[illegible] 6-1-5

[illegible] 26-13-3

[illegible] 32-14-8

This sum was noted on the Receipt handed to Ramyengar The sum of Rs. 6-1-5 was received on the 2 Nov- 1898 and on the same date Receipt No 38 was given to him for the amt (The Counterfoil of this is shown. It acknowledges receipt of Rs. 6-1-5 on acct of interest on P.C. loan under date 19 Nov. 98 & is signed by S. Ramanyar as Secretary & Agent. In the Cash Book under date 31-7-99 the sum of Rs. 6-1-5 is shown under Repayment - and the full sum of Rs. 32-14-8 as Dr. -

Ramayyan states:— had occasion to pass
Sayar as I have lands at Eyambalk. When
the Bank refuses that the money due (Venkat
ramma on acct of Mubadala ~~Rs~~ to be received
I offered to make a demand. In a slip a note
was made of the balance due after deducting
what had been paid on acct of interest.
I went to Sayar & the house of Venkatramiah &
and spoke to him as well as his brother Venka
bbai. I said there was no use of deferring
payment as a suit would be filed. Venkatrama
objected to pay ~~saying~~ complaining of non payt
& him of the first class loan and of his name
& pacified him saying that his pleasure or
that account was no reason to refuse to
adjust the Mubadala amt due. Venkatabbai
agreed that this ought to be paid and asked
me to call on my way back from Eyambalk
& receive payment. Accordingly I went & there
place at 5 pm both the brothers were pres
Venkatabbai went in & brought the amount
and delivered it to me. He took no acknow
ledgment from me. There is ~~no~~ confidence
& intimacy between him & me. That same
night I paid the amt to bank took
Pandi's receipt & I handed it to Venkat
-ramma next morning at about 8 or 9 A.M.
at Sayar where he had come to the bazar
seeing him in the bazar. I went home & brought
the receipt & gave it to him. He took
it remarking ~~Rs~~ 80 Rupees ~~Rs~~ 80 Rupees.

28/7/65

The foregoing are notes ~~of~~ made at the Bank at
Erpur in the course of inspection & enquiry made

openly. Information furnished to me privately will be noted below.—

Shanbhog Ramanna of Sarapur (the whose house adjoins the Muraparkhana on the side of the river) brought to my notice last night that the lands at Hulle Mala and Sapare shown in the Boundary Property list as belonging to Patel Venkata Setti had been sold by Venkata Setti to one Bidiya Basappa under registered deed dated 24th May 1886, and he brought and showed me the document. He however desired that the fact of that document being with him should not be made known as he had it for some purpose of his own. He observed that although the existence of the document & that in the hands of one inimical to him (Venkat Setti), the latter was talking of the lands as being still his own and trying to effect a disposition of it.

The Shanbhog stated that in the lands given in the list as belonging to Ramayengar the latter possessed but a third share there having been partition between him and his brothers and that he (Ramayengar) had sold his share to his sister and mother-in-law under registered deeds about ten years ago.

He also stated that Ayent Appannayya and his brothers were joint in interest inasmuch as the Khata of the lands & house were in the name of Srinivasayya the eldest of the brothers and Srinivasa who was employed as Record Keeper at Heggadi devankote had been regularly going to Sarapur for the performance of annual ceremony and had left some of his children in the ancestral house with Appannayya. He also brought to notice that the Khata of some of the lands claimed by Appannayya

as exclusively his was in the name of Radhawa
the other brother alleged to be unmarried and
again that some of the said lands had been sold
to Itna Ganapada Letty for Rs. 700

The said informant further stated that the
land hypothecated by Chick Bhadra Setty, Survey
No 214 of Sirsi was in the Khata of one Nandi-
and was subject to a bona fide dispute

He also urged that the complaints made by
Venkatramana as to agents trading through Sowcars,
his obtaining sums from members as gratification
for admitting them, his appropriating the peons pay
without employing a peon were all true & that to
his knowledge some of the members were willing to
speak to these facts, but had been restrained by the
fear, brought home to them by the Agent, that
if such facts were proved Govt would at once
proceed to collect the advance made to the Bank
which the members were unable now to make good.
He seemed to be in the confidence of Venkatramana
for when I told him how Venkatramana had
rendered it impossible for me to proceed with
the enquiry into his complaints in the manner that
seemed to me proper by examining witnesses upon
in the bank premises in the presence of the accused
parties & Members of the bank, he (the Manager)
asked that Venkatramanaya did so through fear
that the result would be no better than what
had been of his complaints to the Officers who ha
previously inspected the bank and that he (Mg)
would bring back Venkatramanaya for the enquiry
being resumed. He afterwards said that Venkat
-ramana could not be found and that of the

Numbers two might be questioned separately as they were known to be straightforward and truthful, viz:- Tirunarrianya- who is a school master & was for some time President of the Bank and Tirumalachar-

The fact of the Shanbhog having come and given information as to valuation &c was mentioned to the Agent & others in the course of enquiry. Venkatsetti said that there was bitter enmity between him and the Shanbhog since the time a member of the latter's family had been prosecuted & convicted for house breaking and that the Shanbhog had been in the habit of poisoning the minds of officers who visited the place against him and endeavoring to bring him to trouble. The Agent Appannayya said that there was long standing enmity between them and the Shanbhog, that there were factions in the village in consequence of the attempt made by the Jains to establish a Basti at a place objected to by the Brahmins, and that the Shanbhog had supported the cause of the Jains. Next there was enmity between Venkatsetti & himself was admitted by the Shanbhog when I spoke to him on the point He however said that there was no such enmity between him and Appanna, but that they were not visiting each other.

There is thus strong ill-feeling, but if not for that we would not have had the information he has furnished. While availing ourselves of the information to Society make the necessary enquiry to elicit the truth we have to be cautious so as to avoid our becoming tools in the ill-affected party wreaking their vengeance- for reasons which will be explained

Ramchandra (Rao Sahib) a meeting will have to be made with the value of the lands of many of the members and the advocates of members will be utilized then

Immanniappa referred above was sent to the Mysore (Narasimharaja) at the two questions that Mr. Narasimha had that there he was admitted as a member if he paid the entire amount to the funds he was asked to pay the fragment to make up then that he (Immanniappa) refused to pay anything at that account and said he would instead on that account elsewhere, that he was a man of wanted elsewhere, that he was taken as a member without reference he was taken as a member without fees made to him for such contribution said that he had not come to know it does or what had been levied from other leaders and brothers Immanniappa has for said that the Sept Chamaraja had sent some money to some letter and obtained a decree about that he not to sell the lands in satisfaction of that decree, that one letter using against the Sept had, in order to obtain money another, has instituted some letter to sell the lands in satisfaction by him as well as the lands from in Mandya Venkatappa, this same thing to com- mence before would otherwise have to be paid, if to them the Sale- Immanniappa

seemed to be a quiet-looking respectable man, and he was seen frequently talking in Mr Hall's bedroom in reading & checking accounts &c— during the inspection.

Mr Cunningham was likewise called in and questioned. He said that he was asked by Mr J.B.— a domestic fee on the ground that expenditure had been increased in order to entertain Offs and had also made bad: he submitted but to that was resolute & said that unless he got the amount it would not be admitted: there & then the amount would not be admitted. Thereupon he paid the amount, Rs.10-8.— & was in need of with the bank - [illegible] the document / did not keep any memorandum. He further said that he had been taken to task for mentioning that he had been questioned as to how he had used the money he had received, that the loan of Rs. 80 granted to him had been shared by two other members, and that he was afraid what might be done to him.

Mr. President Venkat Rotti when spoken to on the subject observed that a big hanging lamp, an Almirah for book records, had been purchased and supplied to the bank out of subscriptions collected from members at the rate of a half a rupee a rupee & no pretty; that no collections of the kind complained of had been made and that if such collections had really been made & used in the purpose suggested they would not have been in the general public. [illegible]

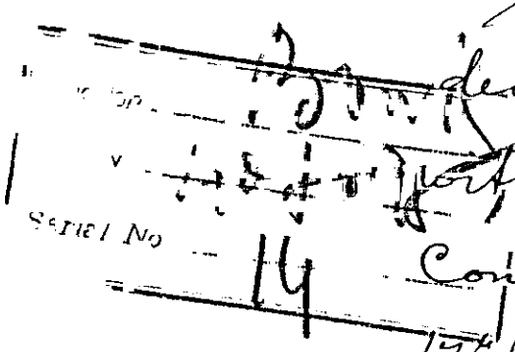
H. Hole 28/11/88

Draft as per order

(41)

Read:—

The following memo dated the 16th January 1900 of the Inspector of Agricultural Banks in Mysore on his inspection of the Agricultural Bank at Sangur, Heggadadevankote Taluk forwarded with the Mysore Deputy Comm's letter no: 857 of 17th March 1900.



(Recite the memo in extenso)

No. 7618-19 8/24/4/00
R. 7-31-97

Order thereon:—

Government observe that it is highly disappointing that the Deputy Comm has simply sent up the note of inspection without any remarks or suggestions of his own.

2 It is satisfactory to 2.ⁿ Comm.ⁿ to note

note that the Zalik Amildar
has been evincing in-
terest in the Bank affairs
& guiding the management
with wholesome advice
3) The Inspector's enquiry
& notes are full and
exhaustive & enter in
deep into the affairs of
the Bank and the following
are the important points
calling for
~~which require~~ particular
attention:- ~~to be paid to.~~ -

(1) ~~With reference to para~~
Para I of the memo:. The Bank
should be located in
a building different
from the Agent's house

(2). ~~With reference to para~~
na IV of the memo:- The books
of both old & new members
should be inspected

by

See para XX of the notes -

by the Asstt. Comm. in charge of the Taluk or by the Amildar with the aid of a Panchayet, and an accurate Register thereof with valuation &c should be maintained. Only lands in respect of the title to which there is no Contest should be taken into account.

No new members should be admitted otherwise than after the observance of the prescribed formalities.

~~(3)~~ With reference to para Para VI of the memo:- Provision for the repayment of the Govt. advance in 45 Years should be made at once by putting by the requisite amount of

2nd Recommendation accepted -

of ~~debentures~~ instalments as a reserve fund.

Bonafide attempts to obtain private deposits should be made by the Bank.

(4) ~~With reference to para IX of Memorandum~~ The limit of Cash balance in the Bank, prescribed by the Rules should under no circumstances be exceeded. The explanation offered is unsatisfactory.

(5) ~~With reference to para X of Memorandum~~ All loans in excess of sanctions accordedby the General Assembly should be recovered at once. Such irregularities should never in future be allowed to occur.

(6) ~~With reference to para XI.~~ Misuse of loans obtained from the Bank should

XI Memo

never

2

never be permitted or

GOVERNMENT OF MYSORE

Connived at.

(7) With reference to paras XIV & XV of the memo Strict punctuality in repayment should be invariably insisted upon.

(8) With reference to para XVIII of the memo Notices of meetings should be filed in the Bank's Office

(9) With reference to para XIX of the memo Strict accuracy of entries in Registers &c. should be enforced.

(10) With reference to para XX of the memo The adequacy or otherwise of the security offered should be carefully scrutinized. Disposal of lands hypothicated to the Bank should be prevented.

4 The Bank's affairs are not satisfactorily managed

managed, and the President
Agents and other office
bearers are not all
that they should be
The Directors & their Agents
~~They~~ should be such
as are absolutely &
entirely free from
reproach. Councillors.

If the General Assembly
does not take immediate steps to
mend matters: the
advance made by
Government will
have to be withdrawn
This should be clearly
explained to the members
by the local authorities
who should further
try to get improve-
ments effected as
quickly as possible

in the above and other directions -

6 Another inspection should be made after six months and a further report submitted

Special 2nd Comptr order

Put up
21/11/00
Secretary
21/11/00

To the Inspector of Agrl Banks in Mysore

Under Comr Mysore

Wire

READ—

The following Memo, dated the 16th January 1900, of the Inspector of Agricultural Banks in Mysore on his inspection of the Agricultural Bank at Sargur, Heggadadevankote taluk, received with the Mysore Deputy Commissioner's letter No. 857, dated 17th March 1900 :—

MEMO ON INSPECTION OF THE AGRICULTURAL BANK AT SARGUR, HEGGADADEVANKOTE TALUK.

I. INCORPORATION AND REGISTERED OFFICE.

1. *Number and date of incorporation:*—No. 142, dated 4th June 1898.

2. *Is certified copy of Memo and articles kept in the Bank?*—Yes.

3. *Registered office at formation of Bank or last inspection:*—House No. 109, Sargur.

4. *Change, if any since, why made and whether registered:*—No changes.

5. *Remarks:*—The room in which the Bank is kept is not spacious enough for the requirements of the Bank. It is the dewankana of the agent's dwelling house. Information (vouched to some extent by private enquiry) reached me that music parties (sometimes graced by a dancing girl of Nanjangud) used to be held there not infrequently prior to the Amildar's inspection in September last. I should certainly have no objection to the agent and his friends having their pastime in the agent's premises but for the sake of the Bank's reputation, I should like to see the Bank office held in a separate house. The Bank has been paying rent for the room.

II. VILLAGES BROUGHT WITHIN BANK'S SCOPE.

1. *Number as per Memorandum of Association:*—Thirty-five.—Sargur and 34 other villages of Heggadadevankote taluk.

2. *Number subsequently registered:*—Nil.

3. *Remarks:*—The Bank resolved, at a meeting held in February 1899, on having 40 new villages registered but it had not made any formal application in this behalf to the proper authorities concerned.

III. MEMBERS.

	Brahmins.	Sivachars.	Namdari.	Thogut Setti.	Idiga.	Kshatriya.	Vaisya.	Akasale.	Agasa.	Kuruba.	Total.
1. Number as per Memo and Articles of Association.	6	2	3	2	1	...	...	...	...	...	14
2. Number who out of above had died, resigned or been removed.	1	1	...	...	...	...	...	...	...	...	2
3. Number admitted subsequent to formation of the Bank.	26	13	6	...	...	1	1	1	1	1	50
4. Number who out of these had ceased to be on the register by death, resignation or removal.	1	...	...	...	...	...	...	...	...	...	1
5. Number remaining at date of inspection.	30	14	9	2	1	1	1	1	1	1	61

IV. PROPERTY OF MEMBERS.

	Government Patta.	Inam.	Total.	Value fixed by Government Officers.	Value fixed by Bank, if not fixed by Government Officers.
1. At formation of Bank as reported to Government:—	A. G.	A. G.	A. G.	Rs.	Rs.
Dry	693 2	70 18	763 20	...	...
Wet	64 7	2 17	66 24	...	...
Bagayet	3 11	.....	3 11	...	...
Coffee	.....	.....	.....	...	...
Total ...	760 20	72 35	833 15	33,857	...
2. Of those who ceased to be on the Register out of those mentioned in the original report to Government:—					
Dry	93 18	.....	93 18	...	...
Wet	16 20	.....	16 20	...	..
Bagayet	.....	.....	.....	...	...
Coffee	.....	.....	.....	...	...
Total ...	109 38	.....	109 38	5,151	...
3. Of those admitted subsequent to the formation of the Bank:—					
Dry	42 37	74 23	117 20	...	...
Wet	17 6½	9 22	26 28½	...	...
Bagayet	.....	4 17	4 17	...	...
Coffee	.....	.....	.....	...	...
Total ...	60 3½	88 22	148 25½	...	14,856
4. Of those who out of such admission had ceased to be on the Register:—					
Dry	.....	39 26½	39 26½	...	...
Wet	.....	2 33½	2 33½	...	...
Bagayet	.....	2 36½	2 36½	...	...
Coffee	.....	.....	.....	...	...
Total ...	.....	45 16½	45 16½	...	4,050

5. Of those present on the Register at date of Inspection:—The Bank does not possess an accurate and complete list of the lands held by its members. It had admitted 38 new members in February 1899, without information as to the extent and value of lands held by them and this information it was unable to furnish even at the time of inspection. As regards the lands of the original members of whom 12 remain in the Bank, some (about 34 acres valued at Rs. 1,037) had been disposed of to others before the starting of the Bank and if the information that has reached the taluk authorities and myself is correct, there are some lands (about 118 acres) concerning which there is dispute of some kind or other to be investigated or explained. Again, the classification of lands into inam and non-inam in the original list was not accurate inasmuch as several lands shown as non-inam were situated in Sarva Inam villages but believed to be as good as Government patta lands. The lands of the twelve new members, whose extent and value are shown above have not been seen and valued by any Government Officer, and the Amildar considers that the value given by

the Bank in some of the instances in which loans had been given were too liberal. The lands of the old members also had not been inspected and valued regularly by any punchayet nominated by the taluk authorities, and the Amildar of the time had sheltered himself by the observation that the lands were, according to information furnished by men of experience, worth more or less the amount mentioned as their value but that it was not possible to say that the estimate was quite accurate. Thus, until lands of all the members (old and new) are inspected and valued and the register of property duly written up it will not be possible to say what the value is of the lands held by the existing members. Excluding from consideration the 38 members referred to above to whom no loans have yet been granted and making due allowance for errors and exaggerations, the value of the lands of the remaining 23 members may be estimated roughly at Rs. 30,000.

V. Bank's Funds.

1. *Maximum limit prescribed in Articles of Association:*—Rs. 16,000.

2. *Enhancement, if any, authorized and registered since:*—Nil.

3. *Enhancement applied for but not yet authorized:*—Rs. 14,000. (*Note.*—The Bank deemed this to be necessary in view of the admission of new members but it does not appear to have made formal requisition to the proper authorities for augmentation of its funds).

4. *Extent to which, if any, the limit prescribed had been exceeded unauthorisedly:*—Nil. At the time of inspection the operations of the Bank were under Rs. 14,500.

VI. Government Advance.

1. *Amount sanctioned under Government Proceedings No. 9197-200—R. F. 31-97, dated 26th March 1898:*—Rs. 16,000.

2. *Further sanction, if any:*—Nil.

3 *When and how the advance is proposed to be re-paid*:—No terms were fixed at the time of according sanction. In reply to a requisition from this office, the Bank states that it may require 20 years to repay the advance because the members grow mostly dry crop and no sugar-cane whatever; that some of them had been allowed 10 years to repay 1st class loans; that bad seasons had unfortunately intervened, and that additional loan had to be obtained to meet the requirements of new members. The term of 20 years is unnecessarily long. As instalments are recovered, the Bank ought to be in a position to repay material portions of the advance.

4. *Amount re-paid by Bank towards final reduction of advance:*—Nil.

5. *Amount actually outstanding against the Bank at date of inspection.*—Rs. 13,927-5-11. (*Note.*—The Bank had drawn from Treasury Rs. 15,127-5-11 and paid to the Treasury under current account Rs. 1,200.)

6. *Further advance, if any, applied for but not yet sanctioned.*—Rs. 14,000. (*Note.*—The application had not yet been submitted to Government, firstly as the Bank had not furnished a list of lands held by the new members on whose behalf the further advance is sought, and secondly as it had made no *bonâ fide* efforts to secure deposits.

VII.—Deposits.

1. *By Members.*—Nil.

2. *By Non-Members.*—Nil.

VIII.—Bank's transactions up to date of inspection.

No.	Receipts.	Rs. a. p.	No.	Expenditure.	Rs. a. p.
1	From Treasury	15,127 5 11	1	To Treasury towards current account.	1,200 0 0
2	Depositors	.....	2	Depositors (principal) ...	.....
3	Entrance fee	25 8 0	3	Loans to Members	19,195 0 0
4	Interest and penalty ...	855 8 7	4	Interest to Government ...	343 8 10
5	Repayment of loans ...	5,115 0 0	5	Do to Depositors ...	.....
6	Other items	.....	6	Establishment charges ...	195 0 0
			7	Printing charges	9 8 0
			8	Contingencies	70 0 0
			9	Reserve fund (remitted to Treasury).	30 15 7

IX.—Cash Balance.

1. *Limit prescribed in the Articles of Association.*—Rs. 300.

2. *Instances of the limit being exceeded and explanations given:*—

No.	Dates.	Amount of balance.	No.	Dates.	Amount of balance.
		Rs. a. p.			Rs. a. p.
1	19th and 20th September 1898 ...	304 7 3	13	25th to 30th April 1899 ...	309 9 2
2	1st and 2nd January 1899 ...	541 10 5	14	1st to 3rd May 1899 ...	330 9 2
3	3rd to 6th do ...	568 14 10	15	4th and 5th do ...	315 9 2
4	7th and 8th do ...	505 13 0	16	6th and 7th do ...	315 8 8
5	9th and 12th do ...	505 12 6	17	28th May to 5th June 1899 ...	314 0 4
6	13th and 14th do ...	458 3 11	18	19th to 21st do ...	302 15 1
7	15th to 19th do ...	458 3 5	19	22nd and 23rd do ...	332 15 1
8	20th and 21st do ...	409 6 2	20	24th and 25th do ...	334 1 4
9	22nd to 28th do ...	398 9 5	21	26th do ...	334 0 4
10	29th and 30th do ...	369 4 8	22	30th June to 9th July 1899 ...	1,401 14 4
11	31st January 1899	366 5 8	23	10th July 1899	1,338 1 1
12	1st February 1899	302 8 5			

The explanations given are :—

(1) Distance of Taluk Treasury, 8 miles.

(2) Difficulty of fording the Kabbani during the rainy season.

(3) Expectation or pendency of applications for loans.

3. *Remarks.*—The Kabbani near Sargur is easily fordable and a bamboo ferry is also maintained there. The Bank maintains a clerk and a peon and some of its officers have frequent occasion to go to Heggadadevankote. Both orally and in writing, the President and Agent of the Bank have been warned of the importance of strict adherence to the rules of the Bank.

X.—Limit of Loans to Individual Members.

1. *Prescribed under Section 42 of Articles of Association* :—

	Rs.
2nd class loans	1,000
3rd do	1,000
4th do	50

All loans, including obligations as surety, not to exceed Rs. 2,000.

2. *Prescribed by Bank with reference to value of property.*—Fifty per cent generally. At a meeting of the General Assembly held on 19th June 1898, the Bank fixed the aggregate amount of loan grantable to each member and in doing so noted the value of property held and the debts payable by each.

3. *Instances of disregard, with explanations, if any.*—*(a)* Of the maximum of Rs. 2,000 prescribed in para 42 of the Articles of Association :—

(1) Venkatanagappa, (Director).
(2) Tirunaranaiengar.
(3) Appannaiya, (Agent).

All these have exceeded the limit by the amount of hand loans obtained by them, which are small.

(b) Of the special limits prescribed by the General Assembly :—

No.	Name of Member.	Amount sanctioned by General Assembly.	Loans given by Board of Directors exclusive of hand loans.	Amount re-paid.
		Rs.	Rs.	Rs.
1	Venkatanagappa (Director)	1,000	2,100	300
2	Lakshminarnappa (Director)	1,000	1,200	100
3	Tirunaraniengar (Auditor)	1,000	1,500	200
4	Appannaiya (Agent)	800	1,500	100
5	Dodde Gauda.	800	1,500	100
6	Made Gauda	500	625	100
7	Chik Rudrasetty (Ag. Director)	300	400	60
8	Chik Bhadrasetty	300	350	75
9	Narasimhachar	300	325	65
10	Gurupadadevaru (Director)	350	500	80
11	Tirumalachar	300	630	170
12	Appajaiya	200	300	60

The explanation given for exceeding the sanctions accorded by the General Assembly is that in some cases larger sums had to be given to enable members concerned to discharge their *purvadis* (encumbrances) fully, and that in such cases additional security of houses, &c., was obtained. This explanation is far from satisfactory. The Directors had not obtained the sanction of another General Assembly to exceed the special sanctions of the General Assembly referred to above, nor were there encumbrances which could not be discharged by grants *within* the sanction accorded by the General Assembly, except in one case which required an addition of but Rs. 25. Comments on the purposes for which the loans were obtained or utilised will be noted under the next head.

XI.—Object for which loans were obtained.

1. *Amount obtained to discharge debts.*—Rs. 12,890. (*Note.*—The encumbrances, as originally reported to Government, amounted to Rs. 3,945; while the debts of all members including encumbrances, as noted by the General Assembly in its proceedings of the 19th June 1898, amounted to Rs. 15,780).

2. *How the above amount was utilised* :—

		Rs. a. p.			Rs. a. p.
1	To discharge encumbrances ... (Note.—Those of President Venkatasetti originally estimated at Rs. 1,500 and now at Rs. 2,400 have not yet been discharged).	3,069 4 0	6	To redeem jewels pledged on plain paper chits. (Note.—The receipts obtained under these chits are unstamped. The Agent has been told to obtain stamped vouchers).	414 8 0
2	To simple money bonds and pronotes.	2,139 10 0	7	Alleged to have been used to redeem jewels concerning which no vouchers of any kind are forthcoming. (Note.—one single item of this sort alone amounted to Rs. 850, although according to the General Assembly list the member concerned had no debts to discharge,)	1,600 0 0
3	To Government on account of toddy contract, toll contract, &c.	1,698 2 8			
4	To cloth merchants at Bangalore and Salem.	75 0 0	8	Alleged to have been used to repay sundry debts about which no vouchers of any kind are forthcoming.	2,042 0 0
5	To Court towards purchase money due by a third party.	68 4 0			
			9	Unaccounted for	1,783 3 4

3. *Amount collected for agricultural purposes.*—Rs. 4,146.

4. *How the above amount was utilised* :—

		Rs.			Rs.
1	Advance to cultivators ... (Note.—One single item of this kind amounted to Rs. 500, an Idigar and toddy contractor being alleged to have advanced Rs. 500 to servants cultivating lands. No vouchers have been produced in regard to many of these cases.)	1,413	5	To buy carts	255
			6	To buy manure	225
			7	For improvement of garden ...	85
			8	To buy food grain for servants ...	71
			9	For fencing	55
2	To buy bullocks and cattle ...	1,290	10	For digging	55
3	To buy seed	320	11	To repair of tank	20
4	To level ground	342	12	To repair of nala	15

5. *How the Bank satisfies itself as to the proper application of loans obtained by members* :—The President and the Agent say that necessary *ajamaishi* had been made but it would have been better if the members had secured receipts or other vouchers in all possible cases and produced them at the Bank. As it is, in regard to a very large number of cases the *ipse dixit* of the members concerned or the Agent has to be accepted.

6. *Instances of misuse, if any.*—Glancing through the above two lists showing application of loans obtained, and bearing in mind the nature of complaints received, one cannot help surmising that there had been several instances of misuse, but these cannot be laid bare unless a very prolonged enquiry is held. There was a specific complaint against the Agent that he was employing the funds for trading purposes. He denied the truth of this but from what has been elicited in the proceedings enclosed in a sealed cover the complaint does not appear to be altogether groundless.

XII. Interest and Penalty.

1. *Rates prescribed.*—1st class loans 5½, 6 per cent; 2nd class loans 6, 7 per cent; 3rd class loans 7, 8 per cent; 4th class 5 cash per cent per day. Penalty.—Adding to rate of interest half as much from date of default.

2. *Whether these had been duly levied* :—The interest is collected in advance. The whole due up to the end of June 1899 had been collected. That for the half year ending 31st December 1899, had also been collected save a sum of Rs. 24-12-0 only. The amount of penalty recovered during the period of 15 months was Rs. 33-14-0.

XIII. Instalments.

1. *Different periods allowed and the number of cases falling under each* :—5 years—15 cases (*i. e.*) of loans of Rs. 500 and under; 10 years—6 cases (*i. e.*) of loans exceeding Rs. 500.

2. *Explanation as to ordinary limit of five years being exceeded* :—That the crops ordinarily raised in the taluk being for the most part dry and not very remunerative, there would not be enough of surplus left to repay the larger loans earlier.

3. *Arrears of instalments, if any, how old and number of defaulters* :—The first instalment was due and it has been paid by all.

XIV. Pro-Notes.

1. *Pro-notes (original)* :—No. 12, amounting to Rs. 2,590.

2. *Re-paid without renewal* :—Number of cases 3, amount Rs. 300. In one case part payment of Rs. 100 was made out of Rs. 500 due and the balance of debt renewed.

3. *Cases of renewal* :—For 1st time, cases 2, amount Rs. 600; for 2nd time case 1, amount Rs. 100; for 3rd time case 1, amount Rs. 500.

4. *Explanation and remarks as to violation of Rules, want of punctuality, &c.* :—The want of punctuality will be seen more glaringly when the hand loans to be next noticed are also taken into consideration. In nine cases there was only one surety while para 49 of Articles of Association requires two.

(b) Of the special limits prescribed by the General Assembly :—

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		Rs.	Rs.	Rs.
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The explanation given for exceeding the sanctions accorded by the General Assembly is that in some cases larger sums had to be given to enable members concerned to discharge their *purvadis* (encumbrances) fully, and that in such cases additional security of houses, &c., was obtained. This explanation is far from satisfactory. The Directors had not obtained the sanction of another General Assembly to exceed the special sanctions of the General Assembly referred to above, nor were there encumbrances which could not be discharged by grants *within* the sanction accorded by the General Assembly, except in one case which required an addition of but Rs. 25. Comments on the purposes for which the loans were obtained or utilised will be noted under the next head.

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2. *How the above amount was utilised* :—

		Rs. a. p.			Rs. a. p.
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			9	Unaccounted for ...	1,783 3 4

was clearly at fault in not exercising due care in preparing its Property Register and getting the hypothecation deed drawn up. Other material irregularities, &c., noticed by the Amildar are :—

(1) That the President and Agent had collusively allowed member Agasar Basava to convey away to a third party one of the lands hypothecated by him to the Bank for a loan of Rs. 300.

The explanation given is that as his brothers who were helping him left the place, Agasar Basava found it difficult to cultivate the land; that as there was a good offer for it he determined to sell it and was permitted to do so on his promising to pay over the amount of price to the Bank; that Agasar Basava accordingly paid the price obtained, Rs. 150, to the Bank; and that out of this Rs. 100 was credited towards the first instalment of the 1st class loan (Rs. 300) and Rs. 50 towards the 4th class loan due by him. Elsewhere there have been instances of conveyance of this kind of lands hypothecated to the Bank and I intend applying for instructions separately as to what needs be done to protect the interests of Government; but it may here be noted that the action of the President and Agent in allowing the price to remain unpaid to the Bank for four or five months after the execution of the document and in crediting the bulk of the amount towards the 4th class loan and ordinary instalment, which ought to have been paid out of earnings, was anything but business-like. For the balance of Rs. 200 due from the member there is security of another land and a house valued by the Bank at Rs. 590.

(2) That member Made Gauda had fraudulently included in his application for loan certain lands which had passed out of his hands. It is explained that one of the lands, No. 90, had been disposed of in the interval between the submission of proposal for establishment of the Bank and the sanction of Government; that the land had accordingly been omitted from the schedule to the hypothecation deed and that the application had been drawnup with reference to the Property Register in which the necessary correction had not been made. The other lands, seven numbers and a house, which have been mortgaged to the Bank are said to be the undisputed property of the member though the patta of one of the numbers is in the name of a third party. Here again there was carelessness in the preparation of the Property Register.

(3) That the title of member Chikbhadra Setti to the land hypothecated by him was not clear. A certified copy of the sale deed executed in 1888 by the Khatedars in favor of the member's vendor has since been produced, but the non-production of the original has not been explained.

(4) That the land hypothecated by member Bale Rudra Setti had not been duly transferred by the Khatedar, the Agent of the Bank, to the member. It is explained that the land formed part of a large number bought at revenue auction in the Agent's name by the Agent and others; that application for phoding the land had been presented two years ago, and that the Agent had attested the member's hypothecation deed to the Bank in recognition of the member's independent right to the land.

(5) That the President Venkata Setti was but a pauper, all the lands mentioned in his list having passed out of his possession. It is admitted that the creditor mentioned in the original property list of the President had since obtained a decree against him for nearly Rs. 2,400 and purchased in Court auction many of the lands mentioned in the list and that he was likely to proceed against other lands; but it is explained that the creditor had promised to effect a private settlement on terms favorable to Venkata Setti and that the latter intends obtaining from the Bank such loan as it can give on security of certain property alleged to be free from Court attachment or other lien, and making up the balance by other means at his command. Information has been received as to certain lands alleged to be free from others' lien, having been conveyed long ago by Venkata Setti to a third party under a registered deed, and this will be enquired into in connection with the revision of Property Register. He has now obtained from the Bank a 1st class loan of Rs. 275 on the security of a house and certain lands attached to it and containing graft mango trees in the town of Sargur about which there is no dispute. Mr. Tirumala Char, Assistant Commissioner, considered this security insufficient and stated that unless it was supplemented, the loan ought to be recovered. Venkata Setti has not been able to give additional security of a tangible nature, apparently owing to the action of his creditor, but after seeing the house and the planted lands attached to it, I do not consider it necessary to interfere with the Bank's discretion in the matter.

(6) That in many cases the Directors had acted high-handedly against rules, and through partiality had granted loans upon exaggerated valuation of property. It is urged that the valuation by the Bank would stand any test properly made on inspection, that the

Directing Board was not guilty of any intentional violation of rules and that any sins of omission and commission which may be brought home to it were due to ignorance of rules and procedure. But a plea of this kind cannot excuse instances of disregard of limitations prescribed by the Articles of Association and by the General Assembly, and, so far as I could see, it was not possible to say that the Board had not in some cases granted loans beyond proper requirements or accepted doubtful, if not untrue, explanations as to application of loans obtained.

(7) That in some cases members were allowed to execute pro-notes or enter into hand-loan transactions to meet the demand for instalments, &c., and these were again allowed to be renewed frequently. Facts already noted show that there was great laxity of this kind.

There had been complaints preferred and imputations made by Venkatramaiya referred to, by one Chik Viraiya and by a Shanbhog of Sargur. The first had mixed truth with falsehood and withdrawn from the enquiry I proceeded to make; the second who complained of forgery and false personation had retracted his allegations *in toto*, and the third was admittedly not on good terms with the President and Agent. Facts brought to notice touching the value of or title to lands of members have been noted by the taluk authorities for investigation. One grave allegation which, during my private enquiry had received some corroboration, will be noticed here. The Agent is stated to have levied contributions from persons desiring admission; he and others denied it at the open enquiry; one member on good terms with him, when privately questioned, stated, however, that he was asked to contribute on the ground that Rs. 100 at least had to be collected for payment to taluk Officers, but that he resolutely declined to pay anything; another member, apparently equally well disposed, stated that Rs. 10 had been obtained from him on the ground that expenditure had been incurred for conciliating officials and had to be made good. That the pretence on which the contributions were asked for or levied was false may be inferred from the following statement of the President—"If such collections had really been made *and used for the purpose suggested*, they (Bank people) would not have been in the present plight."

In the working of the Bank there was thus much to cause disappointment and regret. I may here note what Mr. A. Ananda Rao had thought of the working of the Bank: it did not appear to be in a satisfactory condition and he had advised the Agent and a few Directors whom he saw "to put the Bank into a satisfactory condition and thus evince their gratitude to the Government in having started such institutions."

May the present Board of Directors (including President and Agent) be trusted to do this is the question. They insinuated that their difficulties were due to their inability to continue their exertions to conciliate taluk officials and asked that a dispassionate view might be taken and the Bank allowed to work its way on with the aid so benevolently granted by Government. I have endeavoured to take such view and feel disposed to regard the insinuation as a compliment to the taluk authorities who had taken an interest in the Bank and done their best to check the misuse of power and opportunities by some of its officers.

The President and Agent, more than once asked me to consult certain officers, if necessary, as to their respectability and character. The record shows that Mr. Ramachandra Rao, in the course of his recommendations for the establishment of the Bank, spoke highly of the character of these and other members who then constituted the Bank. But there was temptation to deviate from the right course when they actually came to be in possession of large sums of money and power to deal with them, and my impression is that it had not been effectively withstood.

As the Amildar thinks that there are some good men among the old and new members, the General Assembly might be given an opportunity to appoint a new set of office bearers and rectify irregularities, and if they fail to do so within a reasonable time, the support of the Government ought to be withdrawn.

The Bank had, shortly after my return, collected Rs. 798-13-0 towards instalments and interest, paid the interest due to Government Rs. 244-7-2 and used the bulk of the balance, Rs. 550, for the granting of fresh 2nd class loans. I shall ask the President and Agent to defer granting further loans and lodge all collections in the Treasury pending the convening of the General Assembly.

Revenue, dated 24th April 1900.

No. 7618-19—R. F. 31-97, DATED BANGALORE, 24TH APRIL 1900.

ORDER THEREON—Government observe that it is highly disappointing that the Deputy Commissioner has simply sent up the Note of Inspection without any remarks or suggestions of his own.

2. It is satisfactory to note that the Taluk Amildar has been evincing interest in the Bank affairs and guiding the management with wholesome advice.

3. The Inspector's enquiry and notes are full and exhaustive and enter deep into the affairs of the Bank and the following are the important points calling for particular attention :— 1

Para I of the Memo.—The Bank should be located in a building different from the Agent's house.

Para IV of the Memo.—The lands of both old and new members should be inspected by the Assistant Commissioner in charge of the taluk or by the Amildar with the aid of a panchayet, and an accurate Register thereof with valuation, &c., should be maintained. Only lands in respect of the title to which there is no contest should be taken into account. 2

No new members should be admitted otherwise than after the observance of the prescribed formalities.

Para VI of the Memo.—Provision for the repayment of the Government advance in 15 years should be made at once by putting by the requisite amount of instalments as a reserve fund. 3

Bonâ fide attempts to obtain private deposits should be made by the Bank.

Para IX of the Memo.—The limit of cash balance in the Bank prescribed by the Rules should under no circumstances be exceeded. The explanation offered is unsatisfactory. 4

Para X of the Memo.—All loans in excess of sanctions accorded by the General Assembly should be recovered at once. Such irregularities should never in future be allowed to occur. 5

Para XI of the Memo.—Misuse of loans obtained from the Bank should never be permitted or connived at. 6

Paras XIV and XV of the Memo.—Strict punctuality in repayment should be invariably insisted upon. 7

Para XVIII of the Memo.—Notices of meetings should be filed in the Bank's office. 8

Para XIX of the Memo.—Strict accuracy of entries in Registers, &c., should be enforced. 9.

Para XX of the Memo.—The adequacy or otherwise of the security offered should be carefully scrutinized. Disposal of lands hypothecated to the Bank should be prevented. 10

4. The Bank's affairs are not satisfactorily managed, and the President, Agent and other office bearers are not all that they should be. The Directors and the Agent should be such as are absolutely and entirely free from reproach.

5. If the General Assembly does not take immediate steps to mend matters, the advance made by Government will have to be withdrawn. This should be clearly explained to the members by the local authorities who should further try to get improvements effected as quickly as possible in the above and other directions.

6. Another inspection should be made after six months and a further report submitted.

C. SREENIVASIENGAR,
Secy. to Govt., Gen. & Rev. Depts.

To—The Inspector of Agricultural Banks in Mysore.
The Deputy Commissioner, Mysore district.

Ed.—H.A.R.

1899-1900

GOVERNMENT OF MYSORE

REVENUE

PROCEEDINGS

Dated 24th April 1900

No. 7618-19 / R. F. 31-97

Passing orders on the Inspector's Memo of Inspection of the Agricultural Bank at Sargur, Heggadadevankote Taluk.

S.B.P.—9-5-1900—200

29.11.1901
Shr

Bring up a Tumbler
with pleasure.

Memo

The following report is submitted with reference to the order of Government No. 7618-19 (14) / R.F. 31-97 dated 24th April 1900 on the report on the working of the Saugur Agricultural Bank.

Points for remarks or Explanation

Location of Bank office.

Remarks or explanation

The Bank has been removed from the house of the then Agent Apparaw to that of the present Agent Srinivasa Iyengar. This change had been reported to and recorded in the office of the Registrar of Joint Stock Companies.

Question of registering 40 new villages as per Resolution of February 1901.

No application had been made in this behalf even after the inspection, and wisely. The present jurisdiction was more than ample, and could even be curtailed with advantage; for, 17 out of the already registered villages are beyond a radius of five miles from Saugur, seven of them being from 10 to 13 miles from Saugur.

Number of Members.

Of the 49 admissions subsequent to formation, shewn in page 1 of the report, 11 had since ceased to be on the roll, 3 by resignation, 2 by death their heirs not choosing to join the

34

the Bank, 6 removed for failure to furnish particulars of property, of whom four belonged to unregistered villages. None of these eleven members had obtained any loans from the Bank. There are eight more on the roll who are not residents of registered villages but have some lands in a registered village. If residence in a registered village is an indispensable qualification for membership, as it ought to be, these eight will also have to be removed. They had as yet obtained no loans from the Bank.

The Bank had resolved in August last not to admit additional members.

The Bank had amended the list of the lands held by the original members, by excluding such in respect of which there was dispute or attachment (a 149 - g 21) and also those belonging to the two who resigned (a 109 - g 38), and by adding such lands as had been omitted in the original list but included since in the mortgage to the Bank (a 88 - 14) - It had further collected and compiled information in respect of lands held by such of the new members now on the roll as

Property of Members.

A stringent reminder has again been issued to the Assistant Commissioner in charge of the Taluk, to have the lands belonging to the members of the bank valued without further delay and the report called for submitted at once. The Assistant Commissioner is about to proceed to take up the Jamabandy of the Taluk

Trichur

as had not furnished it before. According to these revised lists the lands of the 12 original members are (as valued by the Bank) worth Rs 27,353 and those of the 38 new members now on the roll Rs 24,060. The inspection and valuation of these lands ordered by Government has not yet been made. The Deputy Commissioner in his letter No. 1244 dated the 22nd Instant states that "the First Assistant Commissioner "reports that the Amildar of the "Heggaddevankote Taluk has "been directed to inspect the lands "of the members of the Sargur "Agricultural Bank and have "them valued with the aid of "a panchayat in the course of "the Kittam Jamabandi this "year, and that the Amildar's "report on the subject may be "expected in about three weeks.

Steps had been taken to give effect to the order of Government allowing 15 years for the repayment of the Government advance (Rs 16,000). The Amildar, however overlooking this order of Government, demanded payment at the rate of one-tenth of the amount which he considered

to

Government Advance.

Paras 7 & 14.

As the Inspector of Agricultural Banks reports that other banks in the Province have been shown the indulgence of paying instalments out of the

to be actually outstanding against the Bank, leaving out of account a payment of Rs 30 made by the Bank on 6th March 1900; and he further urged that the instalments should begin with the year 1898-99. The undersigned, upon representations addressed by the Bank, pointed out that instalments should be at the rate of Rs $\frac{16000}{15}$, or Rs 1066-10-8, that in fairness to the Bank they should be made to begin with 1899-00 and not with 1898-99 as the Bank started business in September 1898 and drew, as required, only portions of the advance in the course of that year, and that the amount of the two instalments due for the years 1899-00 and 1900-01 might be deducted from the amount at the credit of the Bank in the Treasury, which was upwards of Rs 4000, taking into consideration both the amount remaining undrawn out of the sanctioned advance of Rs 16,000 and the payments made by the Bank in the course of current account transactions. The Amildar was willing to deduct only the amount of these payments from the demand for amount of sanctioned loan undrawn from the Treasury, the same concession may be extended to the Sargur bank despite the smallness of the instalments now overdue. Orders to expedite the collection have been issued to the Amildar

H/L

for two years instalments, and was unable to recover the balance (erroneously claimed as Rs 359-9-4, overlooking payments aggregating Rs 130) from the Bank in cash. Mr. Chengiah Chetty in pointing out the error in the demand, observed, in July last, that the balance due Rs 229-9-4 might be deducted from the amount of Rs 2472-10-1 undrawn by the Bank out of the loan of Rs 16,000 placed at its disposal by Government and thus remaining at its credit in the Treasury; but the Amildar writing to the undersigned on the 20th Ultimo states that he had applied to the Deputy Commissioner for orders in this behalf and was awaiting for them. Thus the amount of the two instalments due from the Bank remains yet unadjusted notwithstanding that there is amount in the Treasury at the Bank's credit.

The Officiating Deputy Commissioner, in his letter of the 8th August last, states that he thinks it "preferable that all "repayments ought to be made "out of the Bank's reserve fund "in view to ensure the working "of the Bank in a thorough "businesslike and methodical manner

manner rather than out of the balance of the loan remaining on hand in the Treasury". This is in conformity with the order of Government dated 24th April 1900 that "provision for the repayment of the Government advance in 15 years should be made at once by putting by the requisite amount of instalments as a reserve fund".

But under section 56 of the Articles of Association the reserve fund is to be formed from the Surplus remaining out of the income of the Bank from interest, entrance fees and fines after having the interest due by the Bank, establishment, charges, and contingencies, and under existing circumstances neither this nor any of the other Banks can be expected to put by annually from such surplus (hitherto trivial) the sums required to pay the instalments fixed. The Government is in the position of a creditor or depositor and there is no reason why it should not be paid like other creditors or depositors from the Bank's funds, or why any exception should be made in the case of this Bank, when other Banks have arranged to pay instalments

out

out of their funds. &c, in communi-
-cating the order of the Government
to the Bank, the undersigned brought
to its notice what had been done in other
Banks and asked it to follow the same
course.

10 As regards the objection taken
to any portion of the instalments
being met from the amount
remaining undrawn in the Trea-
sury, the undersigned begs to sub-
mit that the amount of loan
sanctioned by Government and
placed at the Bank's disposal
in the Treasury is virtually the
Bank's funds available for the
of the Bank whenever required
that such amount is ordinarily
available, not only for granting
loans to members but also for
paying Bank's creditors or deposit
whose deposits or loans had been
invested in the Bank, that the obje
in view being the reduction of
the Government loan by fixed
annual sums, it is attained
as well by making the necessary
deduction in the amount of loan
undrawn when there is such a-
mount forthcoming, as by the Bank
paying in cash from sums on
hand or obtained from the Trea
-sury upon a cheque issued by it
Old Banks which have fully drawn

The wording of the para 4
of the orders sanctioning
the loan (rule 12) is in favour
of this contention

and the Bank pays an interest
on the sums withdrawn from
the Govt

and utilised the amount of
Government loan will cause
the necessary deduction by actual
payments, made before or at the
time due; while recent institutions
which had only partially drawn
and utilised the loan will seek to
effect the reduction by reducing
the balance in its favor. The latter
course may possibly be construed
to amount to a postponement of
payment of instalment, but the
undersigned begs to submit that
in the case of recent institutions
it may not be deemed unjustifiable
The instance of the Sakrepatna
Agricultural Bank may be cited.
It had Rs4000/- odd unutilised
in the Treasury out of the amount
of Government loan sanctioned,
and the Deputy Commissioner
of Kadur, approving of the
suggestion made by the undersigned,
permitted the same being utilised
for the purpose of reducing the
loan, i.e. for meeting the demand
made for three instalments aggregating
Rs5000.

or prevention of instalments

The balance which the Sargur
Bank has to pay to make up the
total of the two instalments being,
however, small, namely Rs229-9-4
it may be said the Bank ought

The bank agent and
the President having failed
to comply with the re-
quisition made by the Insp-
pector of Agricultural bank
regarding the submission

information on certain points connected with the bank, the then Deputy Commissioner issued orders to the Amildar of Heggadadevankote not to cash the cheques of the Bank until the Inspector's requisition is complied with and the same was intimated to the Inspector (vide Yadi No: 1101 dated 21st November 1899 addressed to the Inspector of Banks). The suggestion now made by the Inspector will be acted upon as soon as the valuation of the lands referred to above is completed

RR/

to have found it easy to comply with the Taluk Demand for cash payment. If the working of the Bank was efficient, the amount would no doubt have been paid either from the recoveries made or from the balance of its funds in the Treasury, but unfortunately the working of the Bank is not efficient. The Deputy Commissioner's order of November 1899 to the Treasury not to cash the Bank's cheques until further orders is still in force, and so, during the last two years, the Bank had not been in a position to operate on the balance of its funds in the Treasury. Next, the members of the Bank had, it is explained, to face a particularly bad season, and now there was the plague and its scare in their midst.

1c. From December 1899 up to 4th November 1901, that is in the period following the order of the Deputy Commissioner, the Bank had recovered Rs218/- from its members, and out of this it had used Rs100/- only for granting loans.

loans to members. It paid Rs 1678-10-6. to the Taluk Treasury on account of interest and principal, lodged Rs 33-12-8 as Reserve Fund, and used Rs 357-12-10 to meet the establishment and other charges.

13 The town of Sargur was evacuated in July last. A perusal of annexed extract from the Agents letter of the 28th September last will show under what trying circumstances the principal office-bearers of the Bank had been placed by the visitation of the plague.

The adjustment of the claim for the amount of the first two instalments, at the earliest possible opportunity being essential, it is for the Deputy Commissioner to consider whether under all the foregoing circumstances it would not be right or fair to order the adjustment of the balance of Rs 229-9-4 in the manner prayed for by the Bank and recommended by Mr. Chengiah Chetty and the undersigned.

14 No endeavour was made by the Bank to collect deposits until June last, when on receipt of further instructions regarding the

Deposits.

the rules and accounts relating to deposits the President and Agent undertook to induce members to lay by small sums as Deposits every Saints day when they came to buy or sell. A small beginning in this direction was made in that month but there was shortly afterwards the plague-scare from which members do not appear to have yet recovered.

15 These up to end of October 1901 were as follows:—

Bank's Transactions

No.	Receipts.	Rs	As	Ps
1	From Treasury	135 27	5	11
2	" Depositors	1	13	2
3	" Entrance fee	25	8	-
4	" Interest and Penalty	1545	9	4
5	" Repayment of loans	7016	14	-
6	" other items		1	-
	Total	22117	3	5

No.	Expenditure.	Rs	As	Ps
1	To Treasury (loans account)	1903	12	-
2	" Do. (Reserve Fund)	64	12	3
3	" Interest to Government	1050	1	10
3	" Loans to Members	18245	-	-
5	" Establishment charges	481	-	-
6	" Printing charges	32	1	6
7	" Contingencies	113	1	5
8	" other items	6	2	5
9	" Balance	191	4	-
	Total	22117	3	5

17 The smaller sums entered under the heads "From Treasury" and "Loans to Members" as compared with the figures entered in the first report of Inspection, were due to exclusion of

of sums aggregating Rs.1600, in respect of which the Bank had issued cheques, but which the Treasury did not pay for reasons explained in the said report.

18 The entrance fee noted is what was paid by new members. That of old members, amounting to Rs 7, had not been brought into the Cash Register on the ground that it had been used to meet the initial expenses of Stamp and Registration. The explanation given having showed that there was a balance left of annas six not so used, the Bank authorities had been asked to make the necessary credit and debit entries

19 Subsequent to last inspection the, cash balance exceeded the precribed limit on two days namely 28th December 1900 and 24th February 1901. and on each occasion it was reduced the following day by a remittance to the Treasury.

Cash Balance.

In the three instances noticed in which the limit of Rs 2,000 had been exceeded there were recoveries bringing the loans within the

Limit of Loans to Members.

the limit as follows:—

Balance against Venkatnarayya. Rs. 1,450

Do Do. Tirunaraianger, 1,224½

Do Do. Appannayya, 1,450.

2/ In the case of the loans granted in excess of the sanctions given by the General Assembly, the action of the Board of Directors had since been ratified at a General meeting held in August 1900. It was urged that such grants had been brought to the notice of members at a previous meeting of the General Assembly, but that the care to have a formal resolution recorded concerning them was not taken, that the terms of documents executed by the members concerned would not permit of the excess noticed being recovered at once, and that further the seasons were not favourable. It may, however, be noted that in the case of seven out of the 12 members, recoveries made had brought the loans within the original sanctions. The amount of excess still standing against the remaining

five

five, but satisfied as above by the General Assembly was as follows.

No.	Name	Amount Rs	As	Ps
1.	Venkatanagappa	600	-	-
2	Tirunarnieyangar	164	8	-
3	Appamia	600	-	-
4	Doddegauda	600	-	-
5	Tirumalachar	190	-	-

Object of Loans.

27 A committee of three members appointed by the Bank to investigate the application of the loans obtained had submitted a detailed report, which at a General Assembly was considered and found to be satisfactory. The Committee questioned the alleged creditors to whom sundry debts, and debts on the pledge of jewels (without document) were stated to have been repaid, as also Jetagars and coolies to whom advances were stated to have been made, and obtained, in all possible cases, receipts from the creditors &c, and in a few instances oral acknowledgments; and in one instance it secured also a discharged mortgage deed. It further saw the carts and bullocks

said

said to have been purchased and the improvements said to have been effected. Deduct renewals, the sums obtained for discharging debts and for agricultural purposes were respectively, as since ascertained, Rs 11,488 and Rs 4057 and these were utilised as shown below:-

I. Debts &c

		Rs	As	Ps.
1	To discharge encumbrances	3,384	8	2
2	To repay simple debts i.e, upon bonds, and pro-notes, as well as hand loans and sundry debts without document or pledge	4,205	10	
3	To redeem jewels pledged	2,012	8	
4	To Government, on account of toddy contract, toll contract &c.	1,698	2	8
5	To cloth merchants	75		
6	To Court	68	4	
7	To Stamp and Registration fees by two members	38	4	-
	Total:-	11,482	-	10

II Agricultural purposes:-

1	Advance to cultivators.	965	-	-
2	To buy carts and bullocks	1,825	-	-
3	To buy seed	150	-	-
4	To buy manure	225	-	-
5	To buy food grains	242	-	-
6	To level ground	140	-	-
7	Fencing	75	-	-
8	Digging	85	-	-
9	For other improvements to gardens	185	-	-
10	To repair of Tank	20	-	-
11	To repair of Valvas	15	-	-
	Total	3927	-	-

2) Sums not accounted for, amount thus to Rs 136 only. The committee having found that the unreported and unevidenced pledges and sundry debts and their repayment were true and its report having been accepted by the General Assembly, the surmise as to misuse of loans made in the first inspection Report may be left out of consideration.

Interest and Penalty.

The rule made by the General Assembly that penalty for default should be by payment of half as much as the interest due from the date of default had led the Bank to a peculiar and somewhat complicated

complicated procedure. The a-
-mount payable at the prescribed
rate of interest up to due date only
is considered as the interest proper
and all that becomes due there-
after at 1½ times the prescribed rate
is treated as penalty; and it is
explained that the demand
for the penalty is deferred till
repayment of the instalment of
or the principal to which it relates,
as the full amount of the
penalty payable can be ascer-
-tained only then. The form of
Ledger in use is not suited to
this kind of procedure, nor is
the system working satisfactorily.
A modification of the rule has
been suggested to the Bank. Treat-
ing two thirds of what the Bank
regards as penalty to represent
interest and the remainder to
represent penalty, the arrears
of interest due up to end
of October 1901 amounted
nearly to Rs. 516/- and of
penalty to nearly Rs. 89; but
of this only Rs. 66/- was re-
covered till 4th Instant

25 The interest due to govern
ment for the half year ending
31st the

30th June 1901, namely Rs 238-10-6 was paid only on the 4th Instant, the Bank apparently using for the purpose a portion of the principal recovered. Owing to difficulties caused by the plague scare the Bank had been allowed time till the end of September 1901.

2. There is now hanging over the Bank a demand for Rs 349-1-6 on account of arrears of interest due to Government. The Comptroller, in the Special Audit Department, is said to have written to the Deputy Commissioner, Treasury Department, on the 1st July 1901, stating that out of a sum of Rs 593-8-8 due up to end of June 1900, Rs 244-7-2 only had been paid and that the balance Rs 349-1-6 should be recovered; the latter officer wrote to the Amildar, who in his turn pressed the Bank for payment. The Bank produced vouchers to evidence payment of all arrears of interest as noted in the margin, and not being able to understand how the amount claimed was considered to be due, it made a representation to this office, but

Rs. 90 - 3 - 8 for half year ending 31st December, 1898 on 29-12-98
" 253 - 5 - 2 ——— Do. ——— 30th June, 1899 on 29-6-99
" 244 - 7 - 2 ——— Do. ——— 31st December 1899 on 30-12-99
" 246 - 2 - 8 ——— Do. ——— 30th June 1900 on 2-7-00
" 245 - 15 - 2 ——— Do. ——— 31st December 1900 on 29-12-00
1080 - 1 - 10

A separate reference will be made to the Comptroller through Treasury Department

P.K

but this office could elicit or give no explanation as upon a former occasion when the Bank through this office sought for explanation concerning a claim for Rs 12-6-2 made on account of balance of interest, the comptroller in the Special Audit Department wrote to the undersigned that such applications should not be encouraged as the Banks had materials to work out the interest and the comptroller's office could not find time to undertake to furnish, whenever required, particulars of their accounts. The Bank seems to have ventured to submit a representation to the Amildar showing how the claim was unjustifiable, and the Amildar seems to have been so good as to forward it to the Treasury officer. Final orders are awaite

2/ It is hardly possible that a difference of upwards of Rs 300 can arise between the Bank and the comptroller's office in working out the interest due, and it is to be hoped that the highest

highest Audit Department which, as it should be, is keenly conscious of its infallibility is not in error in the present instance. Before paying interest, the Banks calculate it in a businesslike manner upon the materials before them, and when any extra amount is claimed, they check the working and apply for explanation only if they are unable to satisfy themselves as to the correctness of the claim. In regard to the prior claim of Rs 12-6-2 the Bank seemed inclined to contend that the amount it had previously paid, with reference to which the claim had been made, was itself in excess of the proper amount due by three pies. No difference whatever ought to arise if interest were calculated in the offices of the Comptroller, District Treasury, Taluk Treasury and Bank according to one well understood method. If, however, a difference should at any time unfortunately arise, the Bank is, in the opinion of the undersigned, entitled to the courtesy of an explanation being afforded.

Unpunctuality was not noticeable

Repayment of Loans.

noticeable even to a larger extent than at the first inspection. There were extensive defaults in the payment of the second and third instalments of the first class loans, and as regards the second class loans, the cases which at the time of the first inspection had had one renewal were granted another renewal and even though this extended time expired in September and December 1900 there had been neither recovery nor renewal, and the same was the case in regard to the loans which had two or three renewals. Other cases which had had no renewals at the time of first inspection had since received one or two renewals. The Bank passed a resolution in August 1900 that renewals might be obtained on payment of atleast 25 percent of the loans but there were several instances in which no effect had been given to this rule. The reasons assigned for the failure to enforce strict punctuality were bad seasons and the recent plague scare. To these

may

may be added inefficient management, and in a few instance smouldering disputes between the principal and the surety or sureties. Some of the surety ships were nominal, for the sureties seemed to have been participators of the loan. Laxity in the recovery of hand loans also continued to exist.

29 The Bank is stated to have obtained and filed, with the approval of the General Assembly, all sale deeds, Pattas, samads &c that remained to be produced. These will be inspected at the next inspection

Title deeds &c.

30 The Property Register has to be completed after the inspection and valuation of members' lands by the Amildar. The cash Balance sheet was not quite in accord with the Cash Book, certain items of renewal appearing on both sides of the Cash Book, not finding place in the former and an item of Rs 50 shewn in the Cash Balance statement not appearing in the Cash Book.

Registers.

Amildar's explanation has been called for. He has been directed to warn the Treasury officials against the occurrence of such irregularities.

The

The President and Agent have been asked to bestow due care on the preparation of these Registers and Accounts. The Treasury Pass Book had not been written up in the Sabak office. It was explained that the book was presented to the Taluk office on three occasions for the purpose, but it was sent back without the necessary entries. This omission was apparently the cause of the errors referred to above in the demand made by the Amildar. This officer may be ordered to comply with the instructions on the subject.

Concluding Remarks.

Vide remarks against para 11. above.

31 The Bank represents that the order to Treasury not to cash its cheques was in the way of its being of service to several members and that the latter had in consequence, to alienate some of their properties and otherwise incur loss, besides suffering in the estimation

estimation of people. If the inspection and valuation of lands by the Amildar satisfy the Deputy Commissioner as to the soliency of the Bank, permission may be accorded to its operating on its funds in the Treasury; with a warning that all arrears due to the Bank should be recovered without delay, and the rules enjoining strict punctuality, duly enforced

V. Ramachandra Aiyangar

Inspector of Agricultural Banks in Mysore.

Compd by

Dated 27th November 1901.

Registered No. 186

2nd Submitted to Government, through the Deputy Commissioner, Mysore District, with reference to Reminder No R 1728 dated the 8th October 1901 received from the Secretary to the Government of Mysore General and Revenue Department.

Post up with the file No R 2705/01 25/12/01

V. Ramachandra Aiyangar

28. 11. 1901.

Inspector of Agric. Banks.

వచ్చేసుంది శ్రీమతులు అన్నపరెడ్డుగారలభ్యాంకులుగళ్ళ
సైడ్ బ్రీక్ష్ రవర లభిస్తానికి—

కొరగుంది భవిష్యత్తులు దభ్యాంక్ లాకర్లింగ్ క్రీకిడింతోనుది
ఉబెంటెరుగళ్ళ త్రాద్రగ్ సేగళ్ళు.

x x + + +

బుల్లి 22 నేలతారీఖు బిగళ్ళు బ్రీగసిందబ్బుర లుల్లరంశ్రీ ఎవన్ను
బిలిప్పు బిలిప్పే ఒ బచ్చా బ్బరు బిందొందాలకడగిబ్రీరంభుద్రీందరు
లాగీ క్రీకిడింపరంగిద్ద గంగాంధరయ్యాలి లులవరులనేబుల్లు ఆద
ఆనాప్తులకుబ్రీభవిస్తాంగిందీలైదే: హాలల బెంపే తిరునాథ.
స్నేల్లుంగాంళ్ళరు కుభ్రళ్ళే: లాకర్లింగ్ క్రీకిడింపరంగిలు వచనేలినం
క్రీల్లుగాంళ్ళరు గువంక్రీ తినావాన్నేంబ్రుంగాంళ్ళరు 3-4 బెన
తీల్లుగాంళ్ళరు గువంక్రీ తినావాన్నేంబ్రుంగాంళ్ళరు 3-4 బెన
పంత్ర కొరగుంబిగదక్షిణభ్యాళే కుమందు 1-1½ క్షుల తాంధులదూంర
దల్లి గుడరులు హాబిక్రీంబే లుల్లిగబ్రీరంధంలు స్తోందవ్రు-రేలువంల
బ్రీపంచరేళ్ళా లుళ్ళరక్షు భరిలిదిళ్ళాకిలాంగిబ్రీరంభుస్తోందరు
ప్రదరీ బ్రీగసిందవలర్ధాంధవరులకరిలు ఎందుందాంగున్నా స్థాలదల్లి
స్నలగళ్ళకాంబీందాదాచు స్నన్నాక-రళిందుంగలల్లి నేందు ఆశ్రీ
ఎలెల్ ఆగిద్దాంటు శవరు ఆబిబ్రీాంయతలుపాగి ఆద్దరిందలూరు
బిలిప్పు 2. తింగళ్ళాందాంగున్నా స్థాలవన్నుళ్ళేంలువద్దళ్ళే అవకాశవిల్ల
వాంగిద్దే. భళగుడగలిగబందలాంగాంలురు ఎబెంపే తిరునాథ
స్నేల్లుంగాంళ్ళరు తాంలులలు వంగిలాంవదొందమంలులతిలుంటాళ్ళ
దినేదినే బ్రీబలలి నేమ్మంబంధంధర్మనేతాంళ్ళ బినల్లుబ్రీవాంధ్రీనరందు
ఇదూంల్లుదళ్ళ గురుగనలిగబందలాంగాంలురు క్షుళ్ళతల్లపడిందుు
నిల్లినవళ్ళిగాదిందలూ బ్రీతింపేంబ్బరిగూంబరాంలులలలుంతగి
రాంల్లుగళ్ళులతిలువళ్ళ్రీవనన్ను లబిరవల్లుంల్లు స్నేవకడిసులు.
అతిళ్ళాంగాంది భీతాంరడాగళ్ళింద లాంవతీ-లనమాండలవదళ్ళు
బ్రీపపతంపేంలువదిల్లు. బ్రీాణామంత్రలుళ్ళదు స్థాలవన్నుళతి
దళిగాంతీంబదాంగి ఒంగిగి తేలాంధిద్రీవే

+ + +

క్షేత్రీయ కార్యాలయం- 196 ~~లక్ష్మీ~~ 3 ఇల్లు గ్రామీణ ప్రాంతాలు వెళ్ళి
సుధీ మీరు గళ్ళు ఇరువద్ధ రెక్కల 1½ - 2 మైలుకాంతంలో కొన్ని
రంగులకై. కాంలి త్రొగిడింపే. ఎ బెంచ్ గుమంకై నన్ను
మూరుభనగళ్ళ మనేలుంచలు మత్తు నన్నగళిగులిరా
లులలిలుంపాగి ఎళ్ళు వదక్కే ఇన్నే కెన్నెల్లబేకిరువద
రింద కాంబరిమేంబులగాన జీవకేకి కడమేంయుంకొంచ
42-5-5 మేంబులగుళ్ళే ఉకి ఇన్నాల్ మండువదక్కే
ఇన్నే కెన్నెల్లదవరంగిద్దేవే. ఇదరంక్కాంగవన్నుగాంచి
ఆలోచిసిక్కుంచు రీతి బరిసిదరే ప్రస్తుతాంగవేద్దరాంగులకై
దలలిప్పు అల్లాంచిద్దదల్లి యుకాక్షేమిసి కాంబబేకెం
ఇవదీనన్న గళకేలాంక్షేయుంగిద్దే.

\+ \+ \+

28-9-07. ఎ. వెస్. క్రాకేల్లక్కాకే
కెఎస్సిసిబేళ్.

వెస్. కెళ్ళాధ్యక్షరల్లక్కాకే
ధార్వాడ్.

Extract

Ramachandrajoijar
Inspector of Agricultural Banks

(15)

Read:—

Letter No 538 D/ 16th January 1902 from the D/Manager Bhatore Dt. submitting with his remarks a report made by the Inspector of Agencies Central Bank on the inspection of the Bank at Bangur on the Nagpur & Wardha Railway

Section
Branch
16

OR 5150-57
P.+31-97

9/5/for 9

Order thereon.

The agent and the President of the bank having failed to comply with the requisition made by the Inspector for the submission of information on certain points connected with the bank, the D/Manager issued orders in Nov/Dec 1899 to the Auditor of Nagpur & Wardha Railway not to cash the cheques of the bank until the Inspectors requisitions were complied with

The book referred to that the By-laws order which is dated the 25th June has been in the way of it being of service to several members who had in consequence to alienate some of their properties & otherwise were deeply suffering in the estimation of the people.

The Inspector states that if the inspection & valuation of lands by the Auditors satisfy the By-laws as to the solvency of the bank permission may be accorded to it operating on its funds in the treasury with a proviso that all arrears due to the bank should be recovered without delay and the rule enjoining strict punctuality duly enforced.

The By-laws proposed that the suggestion of the Inspector may be acted upon as soon as the valuation of the

lands by the Agric. Comm.
in charge of the Bank
to whom a clearing sale
receipt under the agreement
been issued to have
the lands belonging
to the Estate of the
Bank Valued without
further delay, is
Completed.

Until such time
~~possible~~ result of the
Agric. Comm's Valuation
before passing orders
on the Inspector's
Report.

N
8/5/02
for Secy

To
The Secy. Imperial
Dept. of Agric. Banks

(7)

Gen. 31

189 1902-1903.

DEPARTMENT

From R 2968
The Dy Commr.
Mysore Distt.

Section Genl
File No 4-1-46
Serial No 17

To The Secretary to the
Govt. of Mysore
Rev. & Gen. Depart-
ments.

Dated 18
Despatched 18 } February
Received 1903.

General No. 722
No.

Enclosure No. One file

Submitting a
report on the
agricultural bank
at Saragur.

R
20.4

RA 31 of 97 is put up

23/2 Secy 24/2

Secy has no
objn
2/3.

No

Deputy Commissioner's Office
Mysore District,
Dated Mysore the 17th February 1903.

From

B. R. Venkatavaradaiengar, Esqr.,
Deputy Commissioner
of the Mysore District.

To

K. V. Nanjundayya Esqr., M.A., M.L.,
Secretary to the Govt of Mysore
in the Revenue & General Departts.

Sir,

Referring to the last para of the Government Proceedings No. $\frac{R\ 5750-1}{R.\ 31-97}$ dated the $\frac{9}{19}$th May 1902, stating that the result of the Assistant Commissioner's valuation of the lands belonging to the members of the Agricultural Bank at Saragur is awaited, I have the honor to submit herewith the list of properties held by the members of the Bank (both old and new) received from the Assistant Commissioner

with his docket No 85 dated the 29th October 1902.

2. The Statement in question has been prepared by the Amildar of Heggadde-venkote, who reports that the value of the properties therein entered has been fixed by him with the help of the Panchayatdars, vide his report no: 75 dated the 2nd September 1902

3. It will be seen from the enclosed list that the total value of the properties belonging to the 80 members is Rs 20425/- Deducting from this sum the value of the properties regarding which the title of members is doubtful or disputed, the valuation will be only Rs 13,285/-. The value of lands belonging to the new members is Rs 17,236/- and if the value of the lands the title of members to which is doubtful be deducted, the value will be Rs 11,658 only.

Thus

Thus the total value of the lands in respect to the title there of there is no Co-
-lect is ₹ 25,000/- in round numbers. This shows a Considerable decrease in the esti-
-mate of the lands originally made, as shown in the Statement submitted to Government with this office letter № 159 dated the 24th July 1896.

4. I may add in this Connection that the present Amildar of the Taluk Mr. mahamed Obeidulla, is not in favour of making any more advances from Government to the Bank in question, until the instalments due from the Bank are fully recovered.

5. A separate Statement showing the loans granted by the Bank to the several members and the value of the properties held by them is herein enclosed for informa-
-tion. The original list of the properties

received

received from the Amildars and the vernacular papers bearing on the subject are also herewith submitted for reference

I have the honor to be,
Sir,
Your most obedient Servant
J Wilkinson
Deputy Commissioner
of the Mysore District.

GOVERNMENT OF MYSORE

Read:—

Correspondence ending with letter No. 722 dated 10th February 1903, from the Deputy Commissioner, Mysore District, submitting a report on the Agricultural Bank at Saraypoor.

Order thereon

The Agent and the President of the Agricultural Bank at Sarapoor failed to comply with the requisition made by the

Branch
Dist
8

D
No. R 4212-4
D 14.5.03.
15.
11625
Under
7.V.03

Inwd
12/5/03

the Inspector for the
submission of information
on certain points
connected with the
Bank and the Dy.
Commrs. issued orders
in November 1899 to
the Amildar of the
Heggadedevankote Taluk
not to cash the
cheques of the Bank
until the Inspector's
requisition was
complied with.

The Bank represented
that the Dy. Commrs.

order, which is still
in force, had prevent
the bank from bein
of help to several of
the members who
had in consequence
to alienate some
of their property
and otherwise in-
-cur loss. The Inspecto
advised that if
the inspection and
valuation of land
by the Auditor-
satisfied the Deputy
Comm. that the Bank
in a solvent condition
permission

permission might be
accorded to it's
operating on it's funds
in the Treasury, provided
that all the arrears
due to the Bank were
recovered without delay
and the rule enjoining
strict punctuality was
duly enforced.

The Deputy Commissioner
proposed that the
suggestion of the
Inspector be acted
upon as soon as the
valuation of the lands
by the Assistant
Commissioner

Commissioner in charge
of the Taluk was complete

3 The Assistant Commr's
valuation shows that the
lands are worth
considerably less than
the estimate originally
made. The Dy Commr
does not give any
information as to
whether the instalments
due to Government up
to the end of 1901-02
have been fully
recovered or not.

In the circumstances,
Government are pleased
to direct that the
members

members may be allowed

to carry on current

transactions out of

any money remaining

to their credit after

finally paying up the

instalments due to

Government as ordered

in Government Pro.

No. 3302-11 dated

1st February 1902.

Fair draft for Secretary

To,

The Dy Commr Mysore District

" Comptroller, Mysore Govt

" Inspector of Agl Banks.

Recd 15/5/03

(19)

1903

From The Deputy Commissioner
Mysore District.

To The Inspector of Agricultural Banks in Mysore.

Dated 6th May 1903.

Despatched

Received

General No. 2348
No.

Enclosure No One file

Has the honour to forward herewith, the report of inspection of the Agricultural Bank at Sargoor made by Mr B. Krishna Rao, assistant Commr, together with Statistics for the year 1901-1902. A Copy of the undersigned's review, on the inspection report in question also accompanies.

Deputy Commissioner
Mysore District

MGCPB—50 reams—6-12-02

favor of consideration.

The bank has been urging four impediments to active work:—

(1) the order to the Treasury made so far back as in November 1899 not to cash the bank's cheques, which, while dealing a blow on the bank's credit, prevented the bank from operating on the funds at its credit in the Treasury to the extent of nearly Rs. 4000.

(2) the cessation of loan-granting in deference to a suggestion made to the Bank, to safeguard the interests of all concerned, that until all the omissions and irregularities were duly rectified, sums recovered from members should be lodged in the Treasury:

(3) the failure of seasonable rains in two successive years, 1900-01 and 1901—02.

(4) the out-break of plague at Sargur and in almost all the other villages in which the Banks members resided

The order to the Treasury has

13th May 03

Govt order issued on 14.5.03

has not yet been withdrawn. The Bank might have, continued to grant loans after the omissions and irregularities were rectified, but the other causes referred to — affected the recoveries, and what it was able to recover, it had to pay to Treasury on account of the pressure put by the Taluk authorities for payment of instalments to Government in cash out of such recoveries, without having recourse to withdraw balances in the Treasury.

Mr. C. B. Sheshagiri Row who inspected the bank in February 1902 had apparently taken a — sympathetic view of the position of the members of the Bank under the above circumstances. He then stated — "But for bad seasons, "the prevalence of plague which "has demoralised trade and "industry, and the stoppage "of further loans, I should "have thought that in the — "practical working, the Bank "had gained in strength energy and

only is the claim to past three instalments aggregating Rs 3,200/- fully adjusted, but there remains in the Treasury a balance over and above the amount of the current year's instalment, Rs. 1066-10-8, due at the end of the next month, and this instalment can likewise be adjusted, with the result that the bank will not be a defaulter in respect of any instalment.

The original loan of Rs 16,000 will have thus been reduced to Rs 11,733-5-4. The value of the property of members being stated to be Rs 38,036, it is submitted, there need no longer be apprehension or distrust.

Under all the above circumstances the undersigned begs to recommend that the paralysing order referred to may be withdrawn, and the bank allowed to work out its salvation — under the existing supervision and control.

see last order from Treasury dated 14.5.03

F. Nanadanam Aiyangar
Inspector of Agricultural Banks.

13th May 1903.

Compd
AK.

Review of the Deputy Commissioner, Mysore District on the Report of inspection of the Agricultural Bank at Sarjapur made by Mr B. Krishnarao Assistant Commissioner in the month of April 1903.

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1. The result of inspection is far from satisfactory. The previous inspections of this Bank have brought to light, that its affairs were not well managed from a long time. The present inspection makes it clear that its members have been making no serious attempt to bring its finances into a better condition although they were warned to do so on a previous occasion (vide Govt Proceedings No $\frac{7618-19}{R.7.31.97}$ dated 24-4-1900).

2. The Assistant Commissioner observes (vide remark against query 6) that the Bank has lost in strength and energy since last inspection and that its usefulness is doubtful. There is evidently great laxity

in the matter of collecting debts from the members and the Bank finding itself unable to pay up to Government the annual instalments has on a previous occasion made a proposal to meet this demand out of the undrawn Amount of the loan, Still at its credit.

Under Such Circumstances the Question of Continuing the Government loan is one for careful Consideration. The Assistant Commissioner, however, thinks that, as there is Still Sufficient Security, a further trial may be given for 2 or 3 Years. I am not prepared to support this. The unsatisfactory Condition of the affairs of this Bank has already Come to the notice of Government and a report has been Submitted on the Subject (vide this office docket No 722 dated 17-2-1903). Further action in the matter will, therefore, be deferred pending the receipt of orders from Government.

Orders received vide No 4217 dated 8-4-03

Deputy Commissioner
Nr Mupare District

Report on inspection of the Agricultural Bank at Sargur in the Heggedadevan Kote Taluk, Mysore District

1. Date of present inspection. 14th, 15th, 16th & 17th April 1903.

2. Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

Ans:
A room in the Agent's house has been allotted for the use of the bank. On account of Plague the room in question has not been occupied

no

3. Whether any dates and hours are fixed for trans-action of business; whether business is regularly transacted on those dates and hours if no appointment is thus made, what arrangements exist for the due transaction

no board has been put up noting the hours of trans-action

Trans-actions appear to take place between 7 and 9 P.M. every day

of business when members and depositors call, and on how many days in a month is business done.

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and the agent; and if any of them are not so kept, where and how — they are kept, under what authority and upon whose responsibility.

The agent alone is in charge of Bank's Registers, accounts title deeds &c but there is no authority. The President who was present stated that he was ignorant of the rules.

The Books and others are kept in an wooden almyra.

The Banks Books & Title deeds & Other Docts, Cash & Other Properties Should be Kept in the Premises, in the Custody of the President & the agent.

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank-house, and duly registered; at what distance do the majority

Some of the villages that have been registered lie at a distance of 10 or 12 miles from Head quarters.

Majority of the Directors and some

of members the directors and office bearers reside; and if business was extended to any new village, whether there was proper sanction for it.

members reside at or near the Kaaba. The office bearers at Head Quarters

Nil

5. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank & last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected and registered; in case of members belonging to a joint Hindu family & otherwise possessing

There were 49 members at the last inspection There are at present only 38. 4 person died 7 resigned. List of members that have resigned up to date is appended.

Some of the members appear to have resigned because they got no money readily from the Bank.

No new member has since joined

a qualified or limited — yes
states whether there is
proper representation
of interests involved;
whether in the practical
working, the Bank has
gained or lost in strength, — Lost in Strength,
energy and usefulness — energy decreasing
since formation or last — and usefulness doubtful.
inspection.

7 As regards credit
solvency and resources
of members, whether a
complete and accurate
list of the lands of — yes. maintained
members is maintained;
if not how is the omission
explained to what
extent have fluctuations
in the number of members — a list of the member
affected the united — since resigned and the
credit of the Bank; — value of their property
is annexed
It appears to have
affected to the extent
of Rs 4660 - 0 - 0.

any notable instances
of new acquisition
or improvement since
formation of the
Bank or last inspection

none

any notable instances
of sale or other kind
of transfer, relinquishment
or deterioration; how
these have affected the
solvency and resources
of the members concerned
and of the association
as a whole; what guarantee,
if any, has the Bank
obtained or the rules
of the General Assembly
afford against alienation
and relinquishments
prejudicial to the
Bank's interests;

The agent of the Bank
sold one of his lands
bearing survey no 7
at Kanyan for Rs 200/-
and appears to have
paid the amount to
the Bank in satisfac-
tion of the Bank claim
against him;
It is not clear if
the agent sold had obtained
permission from a majority
of the members before he sold
his land - survey no 7 - at
Kanyan for Rs 200
No such guarantee has been obtained
by the Bank
The General Assembly
has framed no rule
on this point

The attention of the
Bank is now drawn to safeguard
its interests by framing suitable
rules against alienations
& relinquishments
of lands

Compare the net amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

Net amount of the value of the property of the members is Rs
Rs 3,80,36 - 0 - 0.
Net amount of the liabilities of the Bank
Rs 1097 8.5.

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limits, and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of

Rs 16,000 originally remains unaltered

no

The maximum ~~amount~~ limit of the loan to a member is Rs 2000 which has not been exceeded.

inspection with reference to the sources from which they were derived, viz, entrance fee, contributions, loans from Government if any, loans from others, deposits from members. (1) in cash and (2) in grain; deposits from outsiders debentures, etc; note whether the Banks credit is well established and sustained or steadily growing if otherwise to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have

Rs
25-8

13-5-7

(1)
(2)

3:14-6

No

The members and office bearers have advanced no money of their own to promote the interest of the Bank nor have they been paying punctually the instalmen and other amounts on due debts. The transactions in the Bank are few. All the money has been distributed among some of the members only

contributed to it;
whether the lessons of
Co-operation, mutual
help and thrift are
understood and practised,
if not, inculcate them to
as large a body of
members and outsiders
as can be gathered.

The ryots in general
neither take any interest
in the existence or transac-
tion of the Bank nor seem
to have any confidence
in it as the absence of any
~~fees~~ deposit clearly shows.

not understood

The President, agent
and some of the
members present were
informed of the importance
of Co-operation and mutual
help

9. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date of inspection; whether the loan may be continued subject

Rs 10 66-10-8 have been fixed as the annual instalment, payable for 15 years.
They have not acted up to the terms of this agreement. It is said that the outbreak of plague and want of rain &c has prevented them from making regular payments.

Amount of instalment due to Government upto date of inspection 3200-0-0
Rs. 25-53-12-
do. paid
one- 646-4-0

No instalment has been paid regularly on due dates

to the terms allowed for repayment, or whether in your opinion it is advisable to withdraw the loan under the provisions of sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely

since there is sufficient security still for the amount advanced by Government and the Bank was only started recently, a further trial for two or three years may be given with strict orders for the better management of the Banks affairs and to make it more widely useful and popular

10. As regards loans and deposits from others, note the terms allowed, generally, in regard to rate of interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential

no such transaction in this office.

The General Assembly has fixed 4 per cent interest on such loans

terms; whether the obligations incurred were in any way in excess of the Bank's requirements or of the local conditions of credit, prudential considerations and the progress and well being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in position to discharge the obligations incurred punctually, completely and satisfactorily.

yes. But there is some laxity on the part of the members in making punctual repayment.

11. As regards the Bank transactions; Compare the Cash Book with the ledgers, Receipts, Challans cheques, Treasury Pass Book, Contingent and Establishment Registers Document etc. Do

Compared

it posted up from
actual transactions
as they occur and in
order of their occurrence,
and are entries made
so clear as to be easily
intelligible and traceable
through the other accounts?

Posted up to 13.4-03.

Yes
Cash in hand at the date
of instruction Rs 44-6-8.

Yes

If discrepancies and
omissions due to mere
oversight or ignorance
are found, have been
rectified in a businesslike
manner as far as
practicable and note
here such as are considered
to be grave. In the case
of corrections, see if
they are initialled by the
President and Agent, and
if any of the corrections
are not satisfactory,
note briefly your
objections

The corrections have
not been initialled either
by the President or the
Agent. They have been
asked to pay attention
to this

See if disbursements are duly authorised and are supported by proper vouchers

Yes. They are supported by proper vouchers.

Have the charges incurred under "Establishment and Contingencies" real or fictitious, either wholly or in part, and if real, necessary?

Yes. They are real and necessary.

Is the rule about members rendering gratuitous service duly respected?

Yes

Vide date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest

13th April 1903.

Cash balance Rs 44-6-8

Are instances frequent of the transgression of the limit fixed

There have been no instances of this kind.

in the articles of
association for cash
balance in the hand
of the Board of Directors,
and how are they explained?
Are large sums kept no
in hand for any length
of time in this being
utilized? Is the facility
afforded for keeping
current account with the yes, utilized
Treasury utilized as far
as possible for managing
cash balances, if not
how is the omission
explained? Has there
been any complaint no
or ground for the
belief or suspicion
that needlessly large
balances are retained
by the Agent or
President,

Memo of cash transactions

Receipts	Rs	a	p
From Treasury	13527	5	8
From Depositors	3	14	6
Entrance fee	25	8	0
Interest and penalty	2278	1	3
Loans repaid	9190	8	0
other items	94	15	3
Total	25120	4	11

Expenditure.	Rs	a	p
To Treasury, loan account	2533	12	0
" Depositors principal repaid.	-	-	-
" Members as loan	19425	0	0
" Government on account of Paid for Kandyan interest.	2005	9	4
" ~~Depositors~~ Refund of interest	92	15	3
Printing charges	15	10	5
Establishment charges	34	11	0
Contingencies.	770	-	-
Books purchased	75	-	10
Reserve fund.	38	7	6
Total.	6,4	12	3.
Cash in hand	25075	14	7
	44	6	4

Note the general results of the Bank's cash transactions up to date of inspection in the ~~marginal~~ foregoing form, and see if the cash balance sheet last submitted by the Bank is correct in all particulars.

Copy of the last cash balance sheet appended and it is correct in all particulars

12. As regards loans to members, note if, in addition to the restrictions and limitations prescribed in section 42 of the

class I Rs 1000
class II within a thousand Rs
class III Rs transactions of the kind
class IV 50.

The aggregate amount of the loan to a member shall not exceed Rs 2000

of the articles of
association, the General
Assembly has prescribed no such limit has
any limit with reference been prescribed.
to the value of the landed
property held by applicants
for loan or offered as
security by them; whether
loans had been granted
to any in contravention no
of these rules, members
of a joint Hindu family
being taken as representing
one account; how much
transgressions are
explained or proposed
to be rectified had
any loans been granted no
to other than members
in need or had any
deserving applicants no

been denied to favo
particular individuals
and had such instances
produced feelings of distrust
and discontent and
impaired the cordiality
and unanimity expected
to exist among the body
of members; are object
for which loans are
applied for examined
with sufficient clearness
in the darkness; is
the application and
use made of loans
watched by the Board
of Directors or other
authority and have
there been any instances
of non application
or misuse, especially
of sums obtained having

no

explained

It is said that the Board of Directors watch them but there is neither any record to show that the loans obtained for improvements of the lands under ~~lands~~ A.D.L. have been spent for that purpose, nor has it been inspected and reported by any. I have asked the Auditor to inspect and report. The answer will be given at opportune time.

been used by any member for purposes of trading or private banking or money lending?

merely to see that the following have been properly entered & submit a report

Abstract of Sums obtained & Spent

Amount obtained	Rs	a	P.	Amount Spent	Rs	a	P.
1. To discharge encumbrances	2691	4	.	1. Paid for discharging encumbrances	2689	4	.
2. To other debts	8521	6	8	2. To discharge other debts	8555	8	8
3. For the following agricultural purposes				3. For the following agricultural purposes.			
(a) Improving old lands	963	.	.	(a)	963	.	.
(b) Do Banjan lands	.	.	.	(b)	.	.	.
(c) Sinking wells	.	.	.	(c)	.	.	.
(d) Kumaryam	367	15	3	(d)	367	15	3
(e) Seedsre	3369	1	4	(e)	3369	1	4
				4. For other purposes.			
				(a)			
				(b)			
				(c)			
				(d)			

Note the sums obtained and used for the several purposes indicated in the above form.

13. As regards securities

obtained, note if the mortgage deeds in favor of the Bank are in proper form, executed by the proper persons and duly registered.

yes. but I would suggest that these deeds be kept in the Taluk Treasury under lock and key instead of leaving them with the agent.

The mortgage deeds executed in my presence & other valuable documents should be shown to be safely kept in the Taluk treasury

yes

if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title deeds; in case of exceptions, when the mortgages are likely to be discharged, and their amount, the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference, if any, with explanations;

loans advanced under class I Rs 11300-
value of property Rs 22430-
50.9 per cent.

whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts etc, obtained had been produced and in case of notable exceptions when they are expected to be produced

Note particulars in the following form

members of the Bank are made Sureties to the Bank under class as co-executors

Under class IV on personal responsibility of the member the loan is advanced

Nil

	Rs	a	P.
Loans of 1st class outstanding at date of inspection exclusive of repayment	7639	8	
Loans of 2nd class do ——— do	2080		
Loans of 3rd class do ——— do			
Loans of 4th class do do	515		
Total.	10234	8	
Value of property under mortgage to Bank.	22430		

14. As regards punctuality, completeness or otherwise in the payment of dues

by members, note whether the rule requiring strict punctuality is borne in mind and enforced and in practice particular cases, or whether there is any unhealthy tendency to evade it, how many are defaulters (1) among office bearers and (2) among members; the amount of instalments over-due and remaining unrecovered at date of inspection; the amount of 2nd and 4th class loans likewise overdue, remaining unrecovered causes of unduly large arrears and large number of defaulters whether proper notice had been taken of defaults and adequate

not strictly enforced.
No office bearer or member has been punctual in repaying the sum or sums of money on due dates. I think that this is not insisted upon. The office bearers and members present have been asked to enforce the rule as far as practicable.

(1) 8 (2) 13.

Amount over due

1st class 2749-8-0
II class 2030-0-0
IV class 315-0-0.

Notices have been issued in a few cases but no further action taken in the recovery of Arrea

steps taken for recovery of arrears; whether renewals were granted with precedence and discrimination whether the interest and penalty ~~Government~~ due to the Bank had been fully recovered; and whether the interest due to Government and to other creditors duly paid; arrears if any, how explained and when expected to be paid?

Renewals have often been granted indiscriminately.

Government interest has been paid upto date

15 As regards surplus, note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered, of interest and other

Rs 3474 - 15 - 3.

items of income; how much of this had been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the reserve fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus.

Rs 3003-1-9.

Rs 369-1-8

A portion out of the Reserve Fund has been given as loan to members and some money has been deposited in the Treasury. The balance left No reserve fund. Surplus diminished!

Establishment charges and Registration charges have reduced the surplus.

If the Bank has other assets, what they are and their value.

No

16. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business

therein and the
recording and registering yes
of resolutions are
understood and duly
given effect to. If
not explain the case
to the office bearers
and others present;
note whether meetings
had been held regularly yes
every half year; whether
any and what number
of extraordinary meetings no extraordinary meeting held.
had been held since
last inspection; whether
Notices had been duly yes
given to members
whether members were only a few of the
generally taking interest members seem to be
in the Bank's affairs taking interest in the
or whether there was Banks affairs
lack of feeling; whether no
Special resolutions

had been duly confirmed Yes
and registered whether
any resolutions were inconsistent with the articles of association for other provisions of law. No. The resolution of all the meetings could not be compared with the articles of association for want of time.

17. As regards Board of directors, note whether and how often they meet for transaction of business whether their resolutions are duly recorded in a book; if they do not meet; what arrangements exist for the discharge of their duties and functions, and what record exists of their

As often as occasion requires

Yes

proceedings; whether any and which of them have been taking special interest in, and working with zeal for the progress of the institution

Patel Venkatashetty, Shanbhogadikshwi Narayanappa Appanni (absent) Rangaiengar. Majje Venkatnarainappa but no material progress appears to have been made.

8. As regards Supervision, whether any and what arrangements the General Assembly has made for control and credit; are they effective and satisfactory.

No special arrangement appears to have been made by the General Committee for supervising the Bank. 3 auditors are appointed at the half yearly meetings who certify to the correctness of the Balance Sheets. This is effective and satisfactory.

19 As regards Registers and Accounts, see appended list, note therein which of them is kept and how

20. General remarks

Registering the Seals vide last col;

of the Bank

List of Registers and Accounts	State of Register or account	Reference to para in Inspection Report noticing the Registers and accounts.
I. Register of Members	maintained	
II Register of applications for loans	do	
III Cash Book	do	
IV Ledger	do	
V Minute Book	do	
VI Register of Balance Sheets	do	
VII Property Register	do	
VIII Register of monthly Cash Abstracts	do	
IX Register of Bonds	do	
X Receipts by Bank to Members	do	
XI Depositors Ledger	do	

XII Treasury Pass Book	do	
XIII Chalan Book	do	
XIV Cheque Book	do	
XV Receipts by members to Bank	do	
XVI Register of Directors	do	
XVII Register of Directors' Proceedings	not opened	
XVIII Register of appropriation of loans	opened	
XIX Register of contingent Expenses	do	
XX Register of disbursement of pay to Establishment	do	
XI Register of 'from' Letters	do	
" Register of 'to' Letters	do	
XXIII Visitor's Book	~~do~~	
XXIV File of Circulars	Files	

20. General remarks regarding the state of the Bank

There is a very small sum of money at the disposal of the Bank. For the last one year there has

seen little or no transaction.
The members are not
alive to the importance
of the making punctual
repayments. Unless and
until they exert themselves
to promote the interest
of the Bank by better
management and thereby
securing public confidence
it will not be useful.

The Amildar of
H. Kote Taluk has
been directed to submit
a detailed report regard
the properties hypothecat
to Government & on
receipt of which a furthe
report will be made on
the subject.

Asst Commissioner
Mysore District

The members should be made alive to the importance of making punctual repayments

For the present remarks the members may be informed accordingly I will see them when I go there

ಅಕ್ಷರಾಂಕಿತ ಪತ್ರಾಂಕಿತದಲ್ಲಿ ಅಂಕಿತ ಪ್ರಕಟಿಸಿರುವ ಸಂಬಂಧಪಟ್ಟ ಪೈಕಿ ಪತ್ರಾಂಕಿತ

ಪ್ರಕಟಿಸಲಾಗಿರುವ ರೈತರ ಹೆಸರಿನ ಪಟ್ಟಿ

ಸಂಖ್ಯೆ	ಪತ್ರಾಂಕಿತ ಸಂಖ್ಯೆ	ಹೆಸರು	ಅಂಕಿತ ಪ್ರಕಟಿಸಿರುವ ದಿನಾಂಕ	ಪ್ರಕಟಿಸಲಾಗಿರುವ ಮೊತ್ತ	ಷರಾ
1	4	ಶಿವಯ್ಯನಮಠದ ಶಾಖೆಯಲ್ಲಿರುವ ಸಿಬ್ಬಂದಿಯವರು	13-8-02	790	
2	44	ಅರಸಿಕೆರೆ ಜಿಲ್ಲೆಯ ಕೃಷಿಕರು	12-2-03	170	
3	48	ಗದಗ್ ಜಿಲ್ಲೆಯ	13-8-02	110	
4	53	ಬೆಳಗಾಂ ವಿಭಾಗದ ಕೃಷಿಕರು	13-8-02	200	
5	31	ಮಳವಳ್ಳಿ, ಹುಣಸೂರು ತಾಲ್ಲೂಕಿನವರು	12-2-03	1310	
6	56	ಚಿಕ್ಕಮಗಳೂರು ಜಿಲ್ಲೆಯ ಕೃಷಿಕರು	13-8-02	120	
7	63	ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆಯವರು	12-2-03	135	
8	64	ಮಲ್ಲಸಂದ್ರ ಜಿಲ್ಲೆಯವರು	13-8-02	150	
9	52	ಬೆಂಗಳೂರು ಜಿಲ್ಲೆಯ	6-2-02	850	ಪತ್ರಾಂಕಿತದಲ್ಲಿ ಅಂಕಿತ ಪ್ರಕಟಿಸಿರುವ
10	32	ಧಾರವಾಡ ಜಿಲ್ಲೆಯವರು	6-2-02	300	ಆ
11	33	ಹಿರೇಕೆರೂರು	6-2-02	525	ಆ
				4660	

16.4.03

ಅಧೀಕ್ಷಕರು.

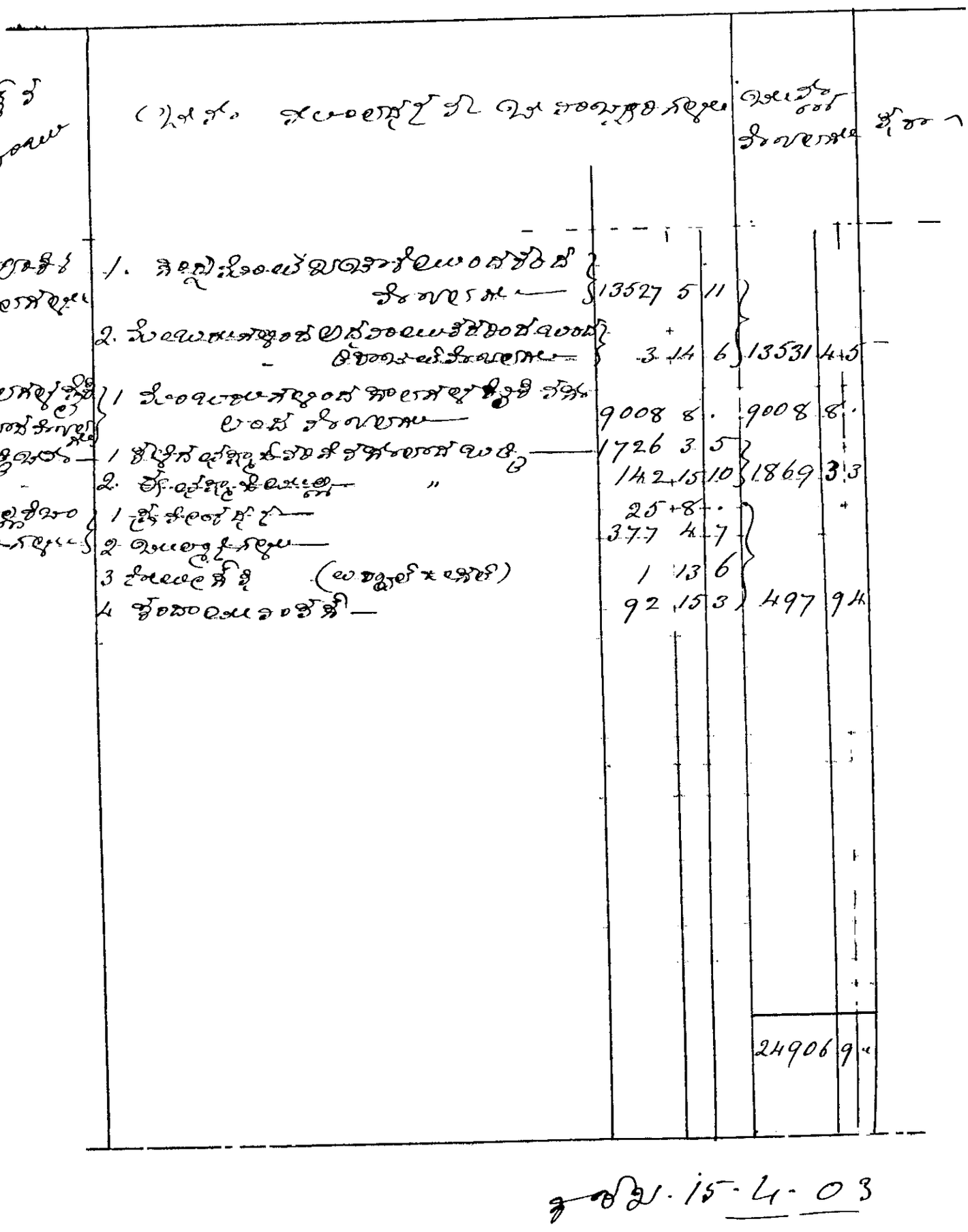
ಪುಸ್ತಕಗಳನ್ನು ಕಳೆದುಕೊಂಡವರಿಂದ ದಂಡ ವಸೂಲು ಮಾಡಿರುವ ವಿವರ

ಪುಟ 7

ಕ್ರಮ ಸಂಖ್ಯೆ	ಸದಸ್ಯತ್ವ ಸಂಖ್ಯೆ	ಹೆಸರು	ಪುಸ್ತಕವನ್ನು ಕಳೆದುಕೊಂಡ ದಿನಾಂಕ	ವಸೂಲು ಮಾಡಿದ ದಂಡ	ಷರಾ
1	4	ಪ್ರಭಾಕರ ಶಾಲೆಯಲ್ಲಿ ಶಿಕ್ಷಕರು	13.8.02	790	
2	44	ಅರಳಿಕೆ ಪೇಂದ್ರಕೇರಿ ಹಿರಿಯ ಪ್ರಾಥಮಿಕ ಶಾಲೆ	12.2.03	170	
3	48	ಗಣಪಯ್ಯ	13-8-02	110	
4	53	ಪ್ರೌಢಶಾಲೆ ವಿದ್ಯಾರ್ಥಿನಿಯರು	13.8.02	200	
5	31	ಮಕ್ಕಳಾಟಿಕೆ, ಹಾಡುಗಳು	12.2.03	1310	
6	56	ಪೇಂದ್ರ ಶಿಕ್ಷಕರ ತರಗತಿಯವರು	13-8-02	120	
7	63	ಪಕ್ಷಿಗಳು ಹೂವುಗಳು	12-2-03	135	
8	64	ಹಣ್ಣುಗಳು ಕಾಡಿನ ಪ್ರಾಣಿಗಳು	13-8-02	150	
9	52	ಲಂಕೇಶ್ ಪತ್ರಿಕೆ	6-2-02	850	ಪುಸ್ತಕಗಳನ್ನು ಲಂ. ಪತ್ರಿಕೆ
10	32	ಗಿಳಿಗಳು ಅಳಿಲುಗಳು	6-2-02	300	ಅ
11	33	ಪೀಪಿ ಕೇಶವ	6-2-02	525	ಅ
				4660	

16.4.03

ಮುಖ್ಯೋಪಾಧ್ಯಾಯರು
ಪೇಂದ್ರಕೇರಿ



ಶ್ರೀಮತಿ ಕಾಲಾಯತಕ್ಷಿ ಅಮ್ಮನವರು - ಸನ್ 1902 ನೇ ಇಸವಿಗೆ ಆಯಕಟ್ಟಿನ ಪತ್ರಿಕೆ

ಆಯ ವರ್ಷದ ಪತ್ರಿಕೆ —

4 11

ಕ್ರಮ ಸಂಖ್ಯೆ	ವಿವರ		ರೂ.	ಆ.	ಪೈ.	ರೂ.	ಆ.	ಪೈ.
1.	1. ಭೂಮಿಯಿಂದ ಸಿಕ್ಕಿದ		38	7	6	38	7	6
2.	1 ಶಿಸ್ತಿನ ಸಾಲ	(ಸಾಲದ ಪತ್ರದ ಪ್ರಕಾರ)	11300	.	.			
	2 ಶಿಸ್ತಿನ ಸಾಲ	(ಪ್ರಾಮಿಸರಿ ನೋಟಿನ ಪ್ರಕಾರ)	5570	.	.			
	3. ಶಿಸ್ತಿನ ಸಾಲ	(ಪ್ರಾಮಿಸರಿ ನೋಟಿನ ಪ್ರಕಾರ)						
	4 ಶಿಸ್ತಿನ ಸಾಲ	(ಕೈ ಸಾಲ)	2405	.	.	19275	.	.
3	1 ಸಾಲಗಳ ಮೇಲಿನ ಬಡ್ಡಿ ಪಾವತಿ		2553	12	3			
	2 ಇತರೆ ಪಾವತಿಗಳಲ್ಲಿ		64	12	3	2618	8	3
4	1 ಪಾಲಾಯಿಸಿದ ಪತ್ರಿಕೆ		.	.	.	.	.	.
5	1 ಸಾಲದ ಮೇಲೆ ಕೊಟ್ಟ		1781	10	10			
	2 "		223	14	6	2005	9	4
6.	1 ಮಿಂಚಾಯಿಸಲ್ಪಟ್ಟ		15	10	5	15	10	5
7.	1. ನೇರ ಶಾಸನಗಳ ಕಳಿಯ		663	.	.			
	2. ಸಾಹಿತ್ಯ (ಅಚ್ಚಾಗಿಲ್ಲದ ಪುಸ್ತಕಗಳು)		60	7	4			
	3. ಸಂಬಳ		51	.	.			
	4 ಶಿಷ್ಯರ ವೆಚ್ಚ		34	.	.			
	5 ಇತರೆ ಶಿಷ್ಯರಿಗೆ		7	10	.			
	6. ಕಳ್ಳರ ಪಾಲಾದ		1	15	3	818	11	4
8	ಬಡ್ಡಿಗಳು — ಶಿಸ್ತಿನ ಸಾಲ		92	15	3	92	15	3
9.	ಶಿಷ್ಯರ ಸಂಬಳ 1902 ನೇ ಇಸವಿ ಏಪ್ರಿಲ್ 30 ನೇ ತಾರೀಖಿನಲ್ಲಿ ಉಳಿದಿದ್ದು		41	10	11	41	10	11
						24906	9	.

ಆಯ ವರ್ಷದ ಪತ್ರಿಕೆ

ಅಮಾನತುಪಡಿಸಿದ ಸಾಲಗಳ ಮತ್ತು ಮುಂಗಡಗಳ ಪಟ್ಟಿ ಮತ್ತು ಅವುಗಳ ಮೇಲಿನ ಬಡ್ಡಿ ಮತ್ತು ಇತರ ಹಣಗಳ ವಿವರ

ಕ್ರಮ ಸಂಖ್ಯೆ	ಸಾಲಗಾರರ ಹೆಸರು	ಅಮಾನತುಪಡಿಸಿದ ಸಾಲ ಮತ್ತು ಮುಂಗಡ ಹಣ	ಅಮಾನತುಪಡಿಸಿದ ಸಾಲ ಮತ್ತು ಮುಂಗಡ ಹಣದ ಮೇಲಿನ ಬಡ್ಡಿ	ಅಮಾನತುಪಡಿಸಿದ ಸಾಲ ಮತ್ತು ಮುಂಗಡ ಹಣದ ಮೇಲಿನ ಇತರ ಹಣ	ಒಟ್ಟು	ಸಾಲಗಾರರಿಂದ ಪಡೆದಿರುವ ಜಾಮೀನುದಾರರ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	ಸಾಲಗಾರರಿಂದ ಪಡೆದಿರುವ ಆಸ್ತಿಯ ವಿವರ	ಸಾಲಗಾರರಿಂದ ಪಡೆದಿರುವ ಆಸ್ತಿಯ ಅಂದಾಜು ಮೌಲ್ಯ	ಷರಾ
1	ತಿಪ್ಪೇಸ್ವಾಮಿ ಶೆಟ್ಟಿಕಾಲನಿ	4170	570	1600	6340	—	4620	—	—
2	ರಂಗಪ್ಪ ಬಿನ್ ಮಾರಪ್ಪ	1300	350	950	2600	—	2860	—	—
3	ಗಾಯಿತ್ರಿ ಕೊಂಡಪ್ಪ	650	150	500	1300	—	350	—	—
4	ಲಕ್ಷ್ಮಣಪ್ಪ ಬಿನ್ ಮಾರಪ್ಪ	175	175	—	350	—	700	—	—
5	ಲಲಿತಮ್ಮ ಕೋಂ ಗೋವಿಂದಪ್ಪ	1570	305	1264	3139	8	1800	—	—
6	ಲಕ್ಷ್ಮಿ ಗಂಡ ವೆಂಕಟೇಶಪ್ಪ	50	—	50	100	—	1100	—	—
7	ಲಲಿತಮ್ಮ ಕೋಂ ಲೇ ಗಂಗಪ್ಪ	1600	150	1450	3200	—	2345	—	—
8	ಹೊಸಕೆರೆ ಕಾಲೋನಿ	1500	100	1400	3000	—	2990	—	—
10	ಲಕ್ಷ್ಮಿನಾರಾಯಣ ಬಿನ್ ಲೇ ಕೆಂಚಪ್ಪ	400	233	166	799	9	900	—	—
11	ಕಾಳಿಯಮ್ಮ ಕೋಂ ಲೇ ಚಿಕ್ಕಪ್ಪ	745	414	331	1490	—	1450	—	—
12	ಗಂಗಮ್ಮ ಕೋಂ ಲೇ ಮಾರಪ್ಪ	470	143	326	939	10	270	—	—
13	ಸಾಮಾಜಿಕ ಅರಣ್ಯ ವಿಭಾಗ	450	270	240	960	—	450	—	—
15	ವಿಜಿ ಕೋಂ ಲೇ ಶೆಟ್ಟಿ	400	150	249	799	14	400	—	—
16	ಗಾಯಿತ್ರಿ ಕೋಂ ಶೆಟ್ಟಿ	1430	220	210	1860	—	1350	—	—
17	ಲಕ್ಷ್ಮಿಕಾಂತ ಬಿನ್ ಲೇ ಕೆಂಚಪ್ಪ	230	110	120	460	—	270	—	—

9	[illegible]	570	-	-	230	-	-	340	-	-	300	-	X
0	[illegible]	485	-	-	195	-	-	290	-	-	675	-	-
11	[illegible]	30	-	-	30	-	-	-	-	-			
22	[illegible]	730	-	-	470	-	-	260	-	-	700	-	-
23	[illegible]	805	-	-	190	-	-	615	-	-	1555	-	-
24	[illegible]	350	-	-	200	-	-	150	-	-	450	-	-
25	[illegible]	340	-	-	118	-	-	222	-	-	655	-	-
	[illegible]	H300 15825	-	-	4894	6	-	10930	10	-	26510	-	-

[illegible] 300

[illegible]

[illegible]

ಸಿ ಕ್ಲಾಸಿಯರ್ ಬಿ ಟೈ ಪ್ಲೇಯರ್ಸ್ ಟೂರ್ನಮೆಂಟ್ ಪಂದ್ಯಾವಳಿಯ ಫಲಿತಾಂಶ ಮತ್ತು ಪಾಯಿಂಟ್ ಪಟ್ಟಿ ಕೆಳಗಿನಂತಿದೆ.

ಪಂದ್ಯಾವಳಿಯ ಸ್ಥಳ: ಶ್ರೀ ಮಾದೇವನ ಕೋಟೆ ಕ್ರೀಡಾಂಗಣ, ಮಾದೇವನ ಕೋಟೆ ಪಟ್ಟಣ. ಪಂದ್ಯಾವಳಿಯ ದಿನಾಂಕ: ಫೆಬ್ರವರಿ 10 ರಿಂದ ಫೆಬ್ರವರಿ 14, 2024.

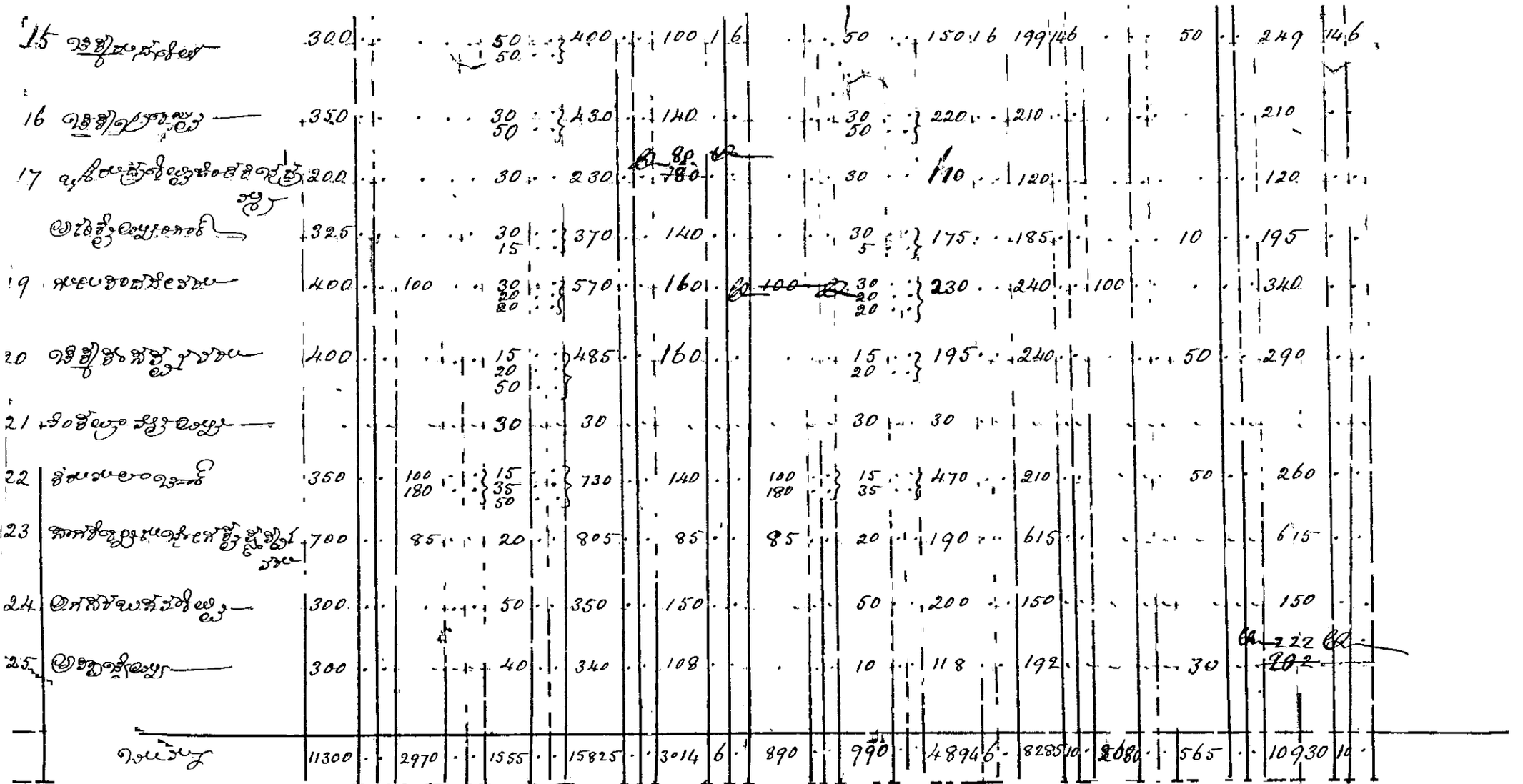
ಕ್ರ.ಸಂ.	ತಂಡದ ಹೆಸರು	ಆಡಿದ ಪಂದ್ಯಗಳು	ಗೆದ್ದ ಪಂದ್ಯಗಳು	ಸೋತ ಪಂದ್ಯಗಳು	ಟೈ ಆದ ಪಂದ್ಯಗಳು	ಒಟ್ಟು ಪಾಯಿಂಟ್ಸ್
1	ಶ್ರೀ ಮಾದೇವ ಸ್ಪೋರ್ಟ್ಸ್ ಕ್ಲಬ್	6	5	1	0	10
2	ಕಾವೇರಿ ಯುವಕ ಸಂಘ	6	4	2	0	8
3	ಹೊಳೆಕೆರೆ ಕ್ರೀಡಾ ಬಳಗ	6	4	2	0	8
4	ಅಯ್ಯನಹಳ್ಳಿ ಯುವಕ ಸಂಘ	6	3	3	0	6
5	ಮಲ್ಲಿಗೆವಾಡಿ ಕ್ರೀಡಾಂಗಣ	6	3	3	0	6
6	ಕೆಸರುಗದ್ದೆ ಯುವಕರು	6	2	4	0	4
7	ಬೆಟ್ಟದ ಹಳ್ಳಿ ಕ್ರೀಡಾ ಸಂಘ	6	2	4	0	4
8	ಹಿರೇಹಳ್ಳಿ ತಂಡ	6	1	5	0	2
9	ಅಂತರಗಂಗೆ ಯುವಕ ಸಂಘ	6	1	5	0	2
10	ಮಾದೇವನ ಕೋಟೆ ಯುವ ಕ್ರೀಡಾ ಸಂಘ	6	0	6	0	0
11	ಪುಟ್ಟೇನಹಳ್ಳಿ ಕ್ರೀಡಾ ಸಂಘ	6	0	6	0	0
12	ಚಿಕ್ಕಬಂಡಿಹಳ್ಳಿ ತಂಡ	6	0	6	0	0

ಪಂದ್ಯಾವಳಿಯ ಅತ್ಯುತ್ತಮ ಆಟಗಾರ ಪ್ರಶಸ್ತಿಯನ್ನು ಶ್ರೀ ಮಾದೇವ ಸ್ಪೋರ್ಟ್ಸ್ ಕ್ಲಬ್‌ನ ಆಟಗಾರ ಶ್ರೀ ಪ್ರಜ್ವಲ್ ಗೌಡ ಅವರಿಗೆ ನೀಡಲಾಯಿತು. ಅವರು ಒಟ್ಟು 4 ಪಂದ್ಯಗಳಲ್ಲಿ 3 ಅರ್ಧಶತಕಗಳನ್ನು ಒಳಗೊಂಡಂತೆ 187 ರನ್ ಗಳಿಸಿದ್ದರು.

ಉತ್ತಮ ಬೌಲಿಂಗ್ ಪ್ರಶಸ್ತಿಯನ್ನು ಕಾವೇರಿ ಯುವಕ ಸಂಘದ ಆಟಗಾರ ಶ್ರೀ ಮಂಜುನಾಥ ಅವರಿಗೆ ನೀಡಲಾಯಿತು. ಅವರು 4 ಪಂದ್ಯಗಳಲ್ಲಿ 9 ವಿಕೆಟ್ ಪಡೆದಿದ್ದರು.

ಫೈನಲ್ ಪಂದ್ಯದಲ್ಲಿ ಶ್ರೀ ಮಾದೇವ ಸ್ಪೋರ್ಟ್ಸ್ ಕ್ಲಬ್ ತಂಡವು ಹೊಳೆಕೆರೆ ಕ್ರೀಡಾ ಬಳಗವನ್ನು 5 ರನ್‌ಗಳಿಂದ ಸೋಲಿಸಿ ಚಾಂಪಿಯನ್ ಆಯಿತು. ಮಾದೇವ ಸ್ಪೋರ್ಟ್ಸ್ ಕ್ಲಬ್ 20 ಓವರ್‌ಗಳಲ್ಲಿ 6 ವಿಕೆಟ್ ನಷ್ಟಕ್ಕೆ 142 ರನ್ ಗಳಿಸಿತು. ಹೊಳೆಕೆರೆ ಕ್ರೀಡಾ ಬಳಗ 20 ಓವರ್‌ಗಳಲ್ಲಿ 8 ವಿಕೆಟ್ ನಷ್ಟಕ್ಕೆ 137 ರನ್ ಗಳಿಸಲಷ್ಟೇ ಶಕ್ತವಾಯಿತು.

ಪಂದ್ಯಾವಳಿಯ ಸಂಘಟಕರಾದ ಶ್ರೀ ಮಾದೇವನ ಕೋಟೆ ಯುವ ಕ್ರೀಡಾ ಸಂಘದ ಅಧ್ಯಕ್ಷ ಶ್ರೀ ಕೆ. ಎಂ. ಸಿದ್ದಪ್ಪ ಅವರು ಮಾತನಾಡಿ, ಮುಂದಿನ ವರ್ಷದಿಂದ ಪಂದ್ಯಾವಳಿಯನ್ನು ಹಗಲು-ರಾತ್ರಿ ಪಂದ್ಯಗಳಾಗಿ ನಡೆಸಲು ಯೋಜಿಸಲಾಗಿದೆ ಎಂದು ತಿಳಿಸಿದರು.



15		300			50 50	400	100	16		50	150	16	199	146		50	249	146	
16		350			30 50	430	140			30 50	220		210				210		
17		200			30	230	~~80~~ 180			30	~~80~~ 110		120				120		
		325			30 15	370	140			30 5	175		185			10	195		
19		400		100	30 20 20	570	160		~~100~~ 100	30 20 20	230		240		100		340		
20		400			15 20 50	485	160			15 20	195		240			50	290		
21					30	30				30	30								
22		350		100 180	15 35 50	730	140		100 180	15 35	470		210			50	260		
23		700		85	20	805	85		85	20	190		615				615		
24		300			50	350	150			50	200		150				150		
25		300			40	340	108			10	118		192			30	~~202~~ 222		
		11300		2970	1555	15825	3014	6	890	990	4894	6	8285	10	2080	565	10930	14	

11. 6. 1902

F

The Deputy Commissioner
Mysore District
Chitaldrug

Date 26.11.1901

Sir

In obedience to your order no 120 dated the 8th instant forwarding for a detailed report copy of letter no 134 dated 10th october 1901 from the inspector of Agricultural Banks re- the inspection and Valuation of the lands of the old and new members of the Sargur agri- -cultural Bank, I beg to submit that I inspected the Bank on the 19th instant.

The result of my inspection on the points laid down in para 3 of Government Proceedings no: 7618-19 R.F. 31-97 dated 24th April 1900 is as follows.

Para I of the memo.

(1) The Bank is located in the agents house. The only change since the last inspection being that it has been removed from the former agents house to that of the present agent. It is located in one of the interior Rooms of the

the agents house.

(2) The lands of the members have not been inspected as yet. They are in different villages of different Hoblies of the Taluk and I shall take the earliest opportunity of inspecting and valuing them in the presence of the Panchayet. para IV of the rules

(3) (a) The amount when recovered from the members in instalments is being credited towards the recoupment of Rs 16000/- sanctioned para II of the rules

(b) No fresh loans seem to have been issued since last inspection

(c) Since last inspection Rs 1-13-2 has come to the Bank from private depositors and this is the only progress shewn since last inspection

(4) The amount of deposit in the Bank on this date i.e 19.11.1901 is Rs 83-9-5 this sum includes Rs 1-13-2 the amount of private deposit para IX of the rules

(5) Loans in excess of the sanction accorded have not as yet been recovered and no attempts para X of the rules

attempts in this connection seem to have been made by the Bank. The agent says that in some such instances more property has since been secured.

Para II of the memo

(6) The Agent and others say that they are doing their best to prevent the misuse of loans obtained from the Bank.

Paras XIV & XV of the memo

(7) No strict punctuality in repayment seems to exist and the agent says that he has been endeavouring in the matter.

Para XVIII of the memo

(8) Meetings are said to take place once in 6 months. Since the date of last inspection viz 16.1.1900. 4 meetings are said to have been commenced on 10.2.1900; 13.8.1900; 11.2.1901; 15.8.1901. Four notices of meetings have been filed in the Banks office but they do not bear the signature of either the President or the agent or of the person who has issued them.

Para XIX of the memo

(9) As regards strict accuracy of entries in Registers &c the agent has been given necessary instructions.

The last entry under expenditure is of pies 6 for the post on 18.11.1901 and under "Receipts" Rs 9-14-1 on 4.11.1901

(o) The agent says that there was no chance of scrutinizing the adequacy or otherwise of the security offered as there were no such instances since the last inspection

Para XX of the Memo

No arrangement seems to have been made to prevent disposal of lands hypothecated to the Bank

It is said that all the office-bearers have been changed since last inspection. In a few instances I find that the old office-bearers are still holding offices but under different designations viz: the former auditor is the present director

I have clearly explained the intentions of Government to the Agent and others.

Yours & Sons sincerely

SH.

Your most obedient servant

[Signed] Kabraji

for Assistant Commissioner

Copy is forwarded to the 1st Grade Assistant Commissioner Mysore Taluk for Kind Perusal.

30.11.1901 [illegible]

for Assistant

/84

[illegible] 3/5 [illegible]

[illegible]

[illegible]

ed by the members to whom loans have been g
in the Kegg. & Dharwar Bank –

Estimated value of the properties belonging to the members. Rs	as	ps	Remarks.
4,620	–	–	
2,060	–	–	
350	–	–	
790	–	–	
1,800	–	–	
1,100	–	–	
2,790	–	–	
2,395	–	–	
900	–	–	
1,450	–	–	
270	–	–	
750	–	–	
600	–	–	
550	–	–	
360	–	–	
840	–	–	
300	–	–	
625	–	–	
700	–	–	
1555	–	–	
450	–	–	
655	–	–	
26,510	–	–	

Signed Mudalla
Amildar –

Copy –

Deputy Commissioner
Dharwar District

Statement showing the particulars of properties t
from the Agricultural Bank at Sargur

No	Names of Members	Particulars of loans granted to members								
		Amount lent to members			Amount repaid			Balance outstanding		
		Rs	as	ps	Rs	as	ps	Rs	as	ps
1	Venkatanarana Setti	2,170	.	.	570	-	-	1,600	.	.
2	Lakshminarana Setti	1,300	-	.	350	-	-	950	.	.
3	Venkata Setti	655	-	-	155			500	-	-
4	Basave Gowda	175	-	-	175	-	-	-	-	.
5	Varanasingal	1,570	-	-	305	8	-	1,264	8	-
6	Rangasingal	50	-	-	-	-	-	50	-	-
7	Dodde Gowda	1,500	-	-	100	-	-	1,400	-	-
8	Appanniah	1,600	-	-	150	-	-	1,450	-	-
9	Linge Gowda alias Patte Gowda	400	-	-	233	6	6	166	9	6
10	Chade Gowda	745	-	-	414	-	-	331	.	-
11	Chowda Setti	470	-	-	143	6	-	326	10	-
12	Gangadhara Swami	450	-	.	210	-	-	240	.	-
13	Chikka Rudra Setti	400	-	-	150	1	6	249	14	6
14	Chikka Bhadra Setti	430	-	-	220	-	-	210	-	-
15	Bhadramma	230	-	-	110	-	-	120	-	-
16	Anantha singal	370	-	-	175	-	-	195	-	-
17	Gurupada Devaru	570	-	-	230	-	-	340	-	-
18	Chikka Koosappa	485	-	-	195	-	-	290	-	-
19	Venkata Ramaiah	30	-	-	30	-	-	-		
20	Tirumala Chari	730	-	-	470	-	-	260	-	-
21	Krishnappa	805	-	-	190	-	-	615	-	-
22	Basava Setti	350	-	-	200	-	-	150	-	-
23	Appajiah	340	-	-	118	-	-	222	-	-
	Total	15,825	-	-	4,894	6	-	10,930	10	-

Deputy Commissioner's Office
Bangalore District.
Dy 16th February 1903

Mysore Govt., Gen. & Rev. Secretariat

Branch

File No. (if any) and its date—

Section —— Serial No. ——

Office Draft

Progs. of the Govt. of H. H. the Maharaja of Mysore.

Read:

Letter No 391 D/1[illegible] May 1903 from the Secy. to Govt. of Agricultural Banks, Bangalore, forwarding report on the inspection of the Agl Bank at Sangoor by the D. Registrar Coop. Societies, received with letter No. 2348 D/61 May 1903 from the D. Registrar Coop Societies Dept.

Order:

The allotment of the Govt. will be drawn by Govt. order No. 4212-14 D/14-5-03. The Bank will be given a further trial and should be prepared to show better results.

2. Strict custody of books & the allotment should be drawn by para 6 of the Articles of Association.

3. The secretary should show the left-victas as required by Article 5 & 6 of the Articles of Association.

Ins. R 328

RD. 31-1897

D 29.7.03

4. The members of the Bank should be instructed to appreciate the necessity of enforcing prompt payments and of making and enforcing suitable rules to secure their interests in every way

The Council shall prepare to hypothecate to Govt. made in para 20 of the inspection report, seeing the amount Govt are not aware of taking any mortgage for the loans advanced by such Bank. The report referred to should be submitted to Govt. when received

N 23/7/03

for Secy

To the Registrar

1903 - (1904)

R1769

From

The Dy Comm^r of the Burma Circle

To

The Secretary to the Govt. of India in the Rev. & Gen. Depts

Section Burma

File No 4 Cf 95

Serial No 21

Dated 5th December

Despatched 7th 1903.

Received

General No. 307

No.

Enclosure No. One file

Submitting a report of the inspection of the agricultural Bank at Sandoway.

B M

R M

9.12.03

File pertg

21/12/03

Rec'd 21/12/03

No 4

Deputy Commissioners Office
Mysore District

Dated Mysore the 5th December 1903

To,

H. V. Nanjundayya Esqr. M.A., M.L.,
Secretary to the Government of
His Highness the Maharaja of Mysore
General and Revenue Depart.

Sir,

I have the honor to submit herewith the report of the 1st annual inspection of the agricultural Bank at Sargoor, made by Mr. C. Devaraj Urs, Assistant Commissioner, on the 11th September 1903 — together with the Statistical returns relating to the last official year.

2. A valuation list of the properties belonging to the members, prepared by the Amildar of the Hegadadevenkote Taluk in April last is herein enclosed.

3. Two fresh lists of properties, — one showing the value of the properties, belonging to members who have obtained loans from

the Bank, and the other relating to mem-
-bers who have not obtained loans prepare
at the time of inspection, are also herewith
submitted.

I have the honor to be,

Sir,

Your most obedient Servant.

Deputy Commissioner

of the Mysore Division

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

Yes. Except property Registers all the registers, documents, cash balance and other property deeds are kept in an almyrah locked and kept in the Bank office in the custody of the Agent.

5(a) Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered (b) at what distance do the majority of members, the directors and office-bearers reside (c) and if business was extended to any new village, whether there was proper sanction for it.

(a) yes. But of 37 members 29 reside within a radius of 5 miles, 8 within 12 miles and 5 in the villages not registered but hold lands in the registered villages

(b) The majority of them live within a radius of 5 miles

(c) Not extended.

6(a) As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; (b) what was the decrease, if any, due to (c) were the new members duly qualified, duly elected, and registered; (d) in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved (e) whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

(a) At the time of the formation of the Bank there were only 14 members. This number was raised to 64 but among these 6 died, 12 resigned & 9 dismissed. The present strength is now 37

(b) The members were not replaced.

(c) No new members have since joined

Report on Inspection of the Agricultural Bank at Sargoor Heggadadevan Kote Taluk, Mysore State.

---

1. Date of present inspection.

20th, 21st, 22nd August 1903
11th September 1903.

2(a) Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to (b) and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

(a) Yes. The Bank office is held in a room of house no: 109 belonging to Appanaiya in Madwarayana Street Sargoor.

(b) No.

3(a) Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours (b) if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call (c) and on how many days in a month is business done.

(a) No dates & hours are fixed but transactions are generally carried out daily between 4 and 6 P.M.

(b) No time has been fixed but generally attended to on all times except in the morning. The members & depositors are generally informed & acquainted with the usual time of business i.e 4 to 6 P.M.

(c) Every day.

b

(d) 8/

(e) Since the formation of the Bank 50 new applications have been received & registered. The net increase is 23. From which it is clear that the members found this institution was useful but of late this impression, it seems, removed owing to the irregularities in conducting the affairs, the Bank has lost in strength & energy.

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained (b) to what extent have fluctuations in the number of members affected the united credit of the Bank (c) Any notable instances of new acquisition or improvement since formation of the Bank or last inspection (d) any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole (e) what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

(a) Yes. A list is maintained and properties are said to be in the possession & enjoyment of the members.

(b) The fluctuations in the number of members have not affected the united credit of the Bank.

(c) None

(d) None after last inspection.

(e) No guarantee has been made & no rule is framed by the Assembly

(f) The net amount of the value of property of the members

~~Rs~~ 38036-

The net amount of liabilities is ~~Rs~~ 10175-8.

8. (a) As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority (b) whether the Bank had in its dealings unauthorizedly exceeded the limit and if so, how is this explained or proposed to be rectified.
(c) Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in cash and (2) in grain, deposits from outsiders, debentures etc. (d) Note whether the Bank's credit is well established and sustained, or steadily growing; if otherwise, to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it. (e) whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

(a) The limit fixed at the formation of the Bank is Rs 16000, but this limit was neither increased nor decreased. The following are the limits of the classes.

The limits of 1", 2" & 3" classes is Rs 1000 and that of the 4" class is Rs 500/-.

(b) The Bank has not (?) exceeded this limit.

(c) Entrance fee — 0 0 0
Contribution —
Loans from Government — 10973-9-11
Loans from others — " — " —
Deposits from members
(1) in cash " " "
(2) in grain " " "
Deposits from Outsiders —
Debentures —

(d) The credit continues to be the same as there is no transaction but the Agent & President promise to buy their lac in this behalf.

(e) Understood but not spread widely. This has been done now.

9(a) As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; (b) the amount outstanding against the Bank at date of inspection (c) whether the loan may be continued subject to the terms allowed for repayment or whether in your opinion it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

(a) The first instalment payable towards the principal is Rs 1066-10-8 at the end of June 1900 was paid on 7-11-99. The second instalment due at the end of June 1901 was paid less by Rs 229-9-4 a For 1901-02 Rs 350 was paid and a balance of Rs 716-10-8 was due from the Bank for which Rs 100-0-0 was paid after a delay of one month and Rs 200-0-0 after a delay of 3½ months. Thus there remains a balance of Rs 416-10-8. The instalment due for 1902-03 together with the balance due for the previous years was paid on 21st August 1902 viz Rs 1712-14-8.

From the above entries it is clear that much delay and negligence are shown in repaying instalments. The half yearly interest at the end of June 1901 was paid on 4.11.1901 after a delay of four months

(b) The amount outstanding is Rs 10993-9-11

(c)

10(a) As regards loans and deposits from others, note the terms allowed, generally in regard to rate of, interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way, in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified (b) whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually, completely and satisfactorily.

(a) The Agent & President seem now to realise the usefulness in the continuance of the Bank. They have promised to work zealously & systematically to make the Bank profitable and thus increase its credit. The Bank should be given some more time.

(a) No cases of such deposits but the Assembly has fixed four per cent interest on such loans.

(b) Y.

11(a) As regards the Bank's transactions, compare the Cash Book with Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? (b) If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave. (c) In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

(a) Yes

(b) No discrepancies

(d) See if disbursements were duly authorised and are supported by proper vouchers.

(c) Corrections have been initialled by the Agent except in a few cases which have been done now.

(e) Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

(d) Yes

(e) Real & necessary. Yes

(f) Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. (g) Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? (h) Are large sums kept in hand for any length of time without being utilized? (i) Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? (j) Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President.

(f) 20-8-1903

Cash Balance 132 — 10 — 11

(k) Note the general results of the Bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars.

RECEIPTS.	Rs. a. p.	EXPENDITURE.	Rs. a. p.
From Treasury ...		To Treasury Current acct. principal repaid ...	
„ Depositors...		Depositors ...	
Entrance fee ...		„ Members, loan.	
Interest and penalty ...		„ Govt. on acct. of interest ...	
Loans repaid ...		Depositors,,...	
Other items ...		„ Printing charges ...	
		„ Establishment.	
		„ Contingencies	
		„ Other charges.	
Total		Total	

11

(g) No such instances forthcoming

(h) Ns.

(i) Yes

(j) No

(k) Copy is appended (marked A) & it is correct in all particulars

12(a) As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Section 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans have been granted to any in contravention of these rules, members of joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals, and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members (b) are objects for which loans are applied for, explained with sufficient clearness in the darkhasts (c) is the application and use made of loans watched by the Board of Directors or other authority (d) have there been any instances of non-application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending.

(a) None

(b) Yes

(c) Yes

(d) None

(e) Note the sums obtained and used for the several purposes indicated in the appended form.

(e) Kind-B is appended)

Amount obtained.			Amount spent.		
	Rs.	a. p.		Rs.	a. p.
1 To discharge encumbrances.			1 For discharging encumbrances		
2 To " other debts.			2 To discharge other debts		
3 For agricultural purposes.			3 For agricultural purposes		
(a)			(a)		
(b)			(b)		
(c)			(c)		
(d)			(d)		
			4 For other purposes		
			(a)		
			(b)		
			(c)		
			(d)		

(a) Yes

(b) Yes; prior mortgage deeds have been produced and filed with the hypothecated deeds in the Bank.

(c) No exceptions

(d) Loans advanced under class I Rs 75.78-8-0

Value of property Rs 22390-0-0

(e) No such cases

(f) Sufficient security has been taken in case of second class loans. No transaction is conducted in third class loans now.

(g) Yes

(h) No such cases

(i)

First class loans 75 78-8-0

Second do- 20 80- - -

Fourth do. 5 15- - -

101 73 8 0

Value of property under mortgage to Bank 223 90- - -

(a) Though strictly enforced by the Agent the loans are outstanding and almost all the members are defaulters. This is not satisfactory; the attention of the Agent & President was drawn to this and they have promised to take necessary steps to ensure collection.

14(a) As regards punctuality, completeness or otherwise in the payment of dues by members, Note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it (b) how many are defaulters (1) among office-bearers and (2) among other members (c) the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered (d) causes of unduly large arrears and large number of defaulters (e) whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears (f) whether renewals were granted with prudence and discrimination (g) whether the interest and penalty due to the Bank had been fully recovered (h) and whether the interest due to Government and to other creditors duly paid (i) arrears, if any, how explained and when expected to be paid.

(b)

Roll of Registers & accounts maintained in Sangam Agricultural Bank, Kiggadadevankote Taluk (Appended list marked B)

Number	Name of Registers or accounts	State of Registers or Accounts.
I	Register of Members	Kept properly
II	Register of applications for loans	-do-
III	Cash Book	Kept
IV	Ledger	Kept not legible or initialled
V	Minute Book	Kept & neat
VI	Register of Balance sheets	-do-
VII	Property Register	Kept
VIII	Register of Monthly Cash Abstracts	Maintained
IX	Register of bonds	-do-
X	Receipts by Bank to members	-do-
XI	Deposit Ledgers	-do-
XII	Treasury Pass Book	-do-
XIII	Challan Book	-do-
XIV	Cheque Book	-do-
XV	Receipts by members to Bank	-do-
XVI	Register of Directors	-do-
XVII	Registers of Directors' Proceedings	-do-
XVIII	Do: appropriation of loans	-do-
XIX	Do- of Contingent expenses	-do-
XX	Do. disbursement of pay to Establishment	-do-
XXI	Do of 'From' letters	-do-
XXII	Do- of 'To' letters	-do-
XXIII	Directors Book	Not kept

Accountant

(14)

(b) Among office bearers . 8
Agent himself . 1
Directors . . 5
Auditors . . . 2
And members . 11

(c) The instalments over due are Rs 4493 8 - a
of II class 1080 . a - a
of III class 175 a - a
- . 1 : .

(d) Occurrence of Plague is the chief cause.

(e) Proper steps have been taken

(f) Yes (9 cases of Imbadala 2 Cases of pronsle).

(g) No. The amount due on account of interest upto June 1903 is Rs 476-11-9
do do - penalty 5-35-13-

(h) Yes

(i) No arrears

(a) Amounts to Rs 381 10 - 2

(b) realized 64 12 3

(c) Kept in reserve Fund Rs 64 12 a

(a) As regards surplus, Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income (b) how much of this has been realized; (c) what amount has been carried to the Reserve Fund by resolution of the General Assembly (d) how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus (e) and if the Bank has other assets what they are and their value.

(d) It is credited in Sahuk Treasury.

(e) None

16(a) As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to (b) if not, explain the same to the office bearers and others present (c) note whether meetings had been held regularly every half-year (d) whether any and what number of extraordinary meetings had been held since last inspection (e) whether notices had been duly given to members (f) whether members were generally taking interest in the Bank affairs (g) whether there was party feeling (h) whether special resolutions had been duly confirmed and registered (i) whether any resolutions were inconsistent with the Articles of Association or other provisions of law

(a) Yes.

(b) Explained also

(c) Yes

(d) No extraordinary meetings

(e) Yes.

(f) Yes

(g) - No.

(h) - No special resolution

(i) - No.

17(a) As regards Board of Directors, note whether and how often they meet for transaction of business; (b) whether their resolutions are duly recorded in a book; (c) if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings (d) whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

(a) They meet together as often as necessary. Twenty meetings have been held since the formation of the Bank.

Expenditure for Mar 1881

Obtained	Amount			Spent	Amount		
1 To discharge encumbrances	3021	4	.	1 Paid for discharging encumbrances	3019	4	.
2 .. Other debts	8191	6	8	2 Other debts	8191	6	8
3 Extraordinary purposes	4555	4	7	3 Extraordinary purposes	4555	4	7
(a) Improving lands	583	4	.	(a) Improving lands	583	4	.
(b) Sinking wells	.	.	.	(b) Sinking wells	.	.	.
(c) Kandayans	367	15	3	(c) Kandayans	367	15	3
(d) Seeds &c	3604	1	4	(d) Seeds	3604	1	4

Chikmagalur

1st Asstt Comr:

Mysore.

(b) Yes, recorded in Minute Book.

(c) Vide answer to (a)

(d) All four Directors work with zeal.

18

18a. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit, are they effective and satisfactory

(a) Three Auditors i.e (1) S. Anantaangar (2) A. Anantaangar and (3) S. Tirunaraangar have been appointed to supervise and Directors and other members also supervise.

(b) Yes

19. As regards registers and accounts, see appended list, note therein which of them is kept and how.

19

I. Register of members
II. ,, of applications for loan
III. Cash book
IV. Ledger
V. Minute book
VI. Register of balance sheets
VII. Property register
VIII Register of monthly cash abstracts
IX. Register of bonds
X Receipts by Bank
XI. Depositors' ledger
XII. Treasury pass book
XIII. Chalan book
XIV. Cheque book
XV. Receipts by members to Bank
XVI. Register of Directors
XVII. Register of Directors' Proceedings
VIII. Register of appropriation of loans
XIX. ,, of contingent expenses
20 XX. ,, of disbursement of pay to establishment
XXI. ,, of From letters
XXII. ,, of To letters
XXIII. Visitors' book

List appended.

10. General remarks regarding the state of the Bank.

The President and Agent of the Bank have now opened their eyes as to the importance and use of the Agricultural Bank. They have promised to take sufficient steps to secure public confidence in the Agricultural Bank and its affairs. It remains to be seen how far these would realize their promises

Asst Asstt: Commissioner
Mysore District

Dated 16 September 1903
Mysore

(11K) Appended list marked A.

Receipts	Amount			Disbursements	Amount		
From Treasury	15240	4	7	To Treasury towards loan account	4266	10	8
From deposits &c.	3	14	6	" Depositors	"	"	"
Entrance fee	25	8	-	" Members as loan	1565	9	-
Interest and penalty	2588	4	10	" on account of interest	2223	14	1
Loans repaid	5499	8	-	Paid for Kandayem	92	15	3
other items	2	-	-	Reserve Fund	64	12	3
Repayment of Kandayem	92	15	3	Printing charges	36	13	-
				Establishment charges	780	-	-
				Contingencies	70	10	1
				Books purchased &c.	-	-	-
				Interest paid to members who paid up the amount before time	15	10	5
				Other items	109	1	6
				Gas			
				Total	23319	12	3
Total	23451	7	2	Cash in hand	132	10	11

Chikmagalur
1st Asstt. Comr. Mysore.

No 1

		96	16-24	15-0	16-24	300		✓
		110	6-33	6-0	6-33	100		✓
		68	4-31	13-0	4-31	90		✓
		76	4-23	5-0	4-23	60		✓
		1/91	1-16	1-0	1-16	80		✓
		1/92	3-26	2-4-0	3-26	200		✓
		101	4-32	4-0	4-32	80		✓
		99	10-32	8-0	10-32	100		✓
		[illegible]	4-3	4-0	4-3	50		✓
		71	3-32	2-4-0	3-32	20		✓
		22	5-18	3-8-0	5-18	100		✓
		72	3-32	10-0	3-32	70		✓
		100	7-1	5-12-0	7-1	500		✓
		[illegible]	2-14	4-4-0	2-14	50		✓
[illegible]		22	3-11	2-8-0	3-11	30		✓
[illegible]		1	2-34	1-10-0	2-34	40		
		4	0-30	0-4-0	0-30	150		
[illegible]		[illegible]	5-12	3-4-0	5-12	300		✓
		[illegible]	2-25	1-8-0	2-25	150		✓
[illegible]		10	10 10	51-0	5-5	[illegible]		✓
[illegible]		393	4-37	23-10-0	4-37	700		

						104—31	3585	—	1035—0—0. ✓
2			131	3—15	19—0—0	3. 15	450	—	✓
			92	6—11	7—8—0	6—31	200	—	1 Khata in the name of his adopted father 2 Khata in the name of his elder brother.
			168	6—26	5—8—0	6 26	100	—	Khata in chalanin gani's name. Possession of adopted father & son de'd
			157	7—28	6—8—0	7—28	125	—	✓ 0—0—
			170	6—8	6—0—0	6. 8	30	—	✓
			246	3 18	3—8—0	3—18	150	—	Khata in the name of his adopted father
			196	5—90	6—8—0	5—20	150	—	✓ —0— ✓
			1/42	3 14	4—0—0	: :	100	—	
			2	0—14	0—8—0	0—14	15	—	
			114	3—11	2—7—0	3—11	50	—	Khata in the name of his adopted father
			2/7	2—27	2—8—0	2—7	100	—	Khata in fundachani name.
			1/52	1—4	1—0—0	1. 4	15	—	
			142	1—37	3—8—0	1—37	30	—	sold to Era gowda bin Jangamana and executed.
			143	0—9	2—0—0	0—39	20	—	
			117	5—10	3—8—0	5—10	40	—	
			121	4. 14	4—8—0	4—14	30	—	sold to Madanmanan Ranje gowda bin Bodde gowda. Deed executed.
			47	8—35	7—0—0	8 35	250	—	
			4½	7—4	3—12—0	7—4	250	—	✓ Joint Khata of Akkathimmanagowda has sold his share to the other Janeta Shivane gowda. — ✓
			1/78	5 6	2 4—0	5 6	100	—	
			2/78	6—27	6—12—0	6—27	150	—	Joint Patta. The other Janeta has sold his share to Era gowda.
			1	11—17	3—12—0	6. 3.	80	—	

			1/20	0-1	4-0-0	0-1	75	
			1/21	1-39	1-12-0	1-39	40	sold to Balagai
			9	0-10	3-8-0	5-10	50	
			72	1-0	1-0-0	1-0	25	
			7	1-5	0-12-0	1-5	20	
			102	4-32	2-12-0	4-32	600	one siddha bus & house appurtenant portion of this land has been blocked by
			4	6-10	4-0-0	6-10	100	
			31	16-6	15-0-0	16-0	300	
						139-18	3085	
3			196	1-2	3-8-0	1-2	75	
			197	0-10	1-4-0	0-10	75	
						3-2	150	
						90-10	750	
5			176	4-34	27-0-0	4-34	550	Khan in partition name
			183	4-25	23-0-0	4-25	600	

		144	11—0	7—0—0	11—0	150		Khata in fictitious name.
		145/1	10—2	9—12—0	10—2	100		
			30—21		30—21	1500		
6		56	5—39	16—0—0	5—39	75		✓
	✓	68	7—33	7—0—0	7—33	125		Khata part in his name.
	✓	4	10—5	52—0—0	5—5	1000		Khata in the name of Ramasetty whose elder brother Venkatasetty has sold the land to S. Ranganayaka his father-in-law & mortgaged to Alwarswamy Sastry who has obtained a decree. †
					15—37	1100		
7		25	8—16	6—8—0	8 16	300		
		2 2	1—20	3—0—0	1—20	50		Patta in elder brother's name.
		8	4—39	4—8—0	4—39	75		
		28/1	5—7—5	5—8—0	5—25	120		
	✓	26	2—39	2 12—0	2—39	150	✓	
		5	8—35	44—6—0	2—35	1000	✓	
		7	4—30	2—0—0	4—30	200	✓	
					33—4	1895		

9	[illegible]	[illegible]	163	7-24	7-00	7-24	300		✓
		[illegible]	53	4-7	3-8-0	4-7	75		✓ Patta in younger brothers name.
		[illegible]	120	4-27	4-8-	4-27	100		
		[illegible]	122	6-7-0	5-00	6-20	150		
		[illegible]	123	3-0	1-00	3-0	75		Patta in the name of brothers wife
		[illegible]	140	2-13	2-00	2-23	50		
		[illegible]	152	8-2	8-00	8-2	200		
		[illegible]	65	10-31	9-00	10-31	150		
		[illegible]	62	12-16	9-8-0	12-16	50		Patta in younger brothers name.
		[illegible]	72	17-0	13-00	17-0	250		
		[illegible]	54	8-35	7-00	8-35	125		
		[illegible]	67	13-5	11-0	13-5	300		
		[illegible]	4[illegible]	2-35	1-12-0	2-35	60		
			54[illegible]	4-6	2-4-0	4-6	30		
			42	3-30	3-00	3-30	15	0	
			52	5-15	3-8-0	5-15	30		
			110[illegible]	4-24	2-12-0	4-24	35		
			47	7-18	4-00	7-18	20		→ Patta in the name of Chanma Hulcha
						126-38	2015		✓
10	[illegible]	[illegible]	2/55	7-2	4-12-0	7-2	180		

		2/63	8-27	5-8-0	8-27	150		Entitled to 1/3 share.
		66	3-14	2-4-0	3-14	50		
		74/2	5-3	3-4-0	5-3	150		
		84	2-6	1-12-0	2-6	50		
					26-72	500		
11		69	4-30	3-0-0	4-30	150		
		76	10-39	8-0-0	10-39	200		
		77	11-78	9-8-0	11-78	200		
		78	10-0	6-0-0	10-0	300		
		81	10-27	6-8-0	10-27	200		
		84/2	4-35	3-12-0	4-35	100		
					52-29	1150		
12		1	12-28	11-4-0	6-14	70		
		190	8-5	0-7-0	8-3	120		Khata in other name.
						80		
						290	290	
13		27	1-29	1-0-0	1-2	250		
						50		

15			8	7-6	6-8-0	7-6	200	
							200	
							400	
16			14	9-37	9-8-0	9-37	250	
							300	
							550	
17			32	8-12	5-8-0	8-12	35	Khata in the name of her elder son (Crossed)
			5	1-0	5-0-9	1-0	200	Khata in the name of Appanniah.
							125	
						9-12	360	
18			108	34	7-12-0	1-34	300	Khata in Chenna Gowda's wife's name
			2	9-5½	0-7-0	9-5½	200	Khata in father's name (dead)
		0	21	1-4		1-4	40	
							300	
							840	
19			38	13-12	5-13-7	13-12	150	Khata in father's name (dead)
		0	64	3-4½	2-9-11	3-4½	150	
							300	This is a Khata in our boy named Baji

						600	
20		50	4—0	2 5—2	4—0	75	
		73	14 5 1/4	9 5—0	14 5 1/4	250	Khata in grand pathanmanne.
		158	1—2	0 9 4	1—2	50	Khata in his uncle chickranji's name
		162	1—1 1/2	1 7—3	1—1 1/2	50	
						200	
						125	
22		205	7—7	33—8	3—23 1/2	700	
23		72/2	2—24	2 4—0	2—24	200	
		546	4—21	3—8—0	4—21	200	
		203	2—18	12—0	2—18	400	
		515	2—30	2—8—0	2—30	30	
		8	0—24	1—8—0	0 24	70	
		516	1—21	3—0	1—21	70	
		8	1—2	1—0	1—2	30	
		201	1—22	9 4—0	1—22	95	
		8	0—23	0 4—0	0—23	5	
		108	1—36			1	

		200	1–26	5=12	1–26	100		
			0–11	0–4	0–11	5		
						200		
					21–6	555		
24		17	11–32	13	11–32	250		
						200		
					11–32	450		
25		91	7–12	3–3–3	7–12	100		Khate in these brackets Karkaranigina name.
		88	5–7 3/4	2–14–7	5–7 3/4	250		
		84	1–15	0–9–4	1–15	80		
		89	~~2–24~~ 2–4	1–11–11	~~2–24~~ 2–4	75		
						150		
					15=38 3/4 17–6 3/4	655		
26		194	1–25	8	1–25	100		
		18	1–15	7	1–15	100		
		190	3–7	14	3–7	300		
		19	5–30	7	5–30	100		
		22	1–11	5–12	1–11	100		
					13–2	700		

27	[illegible]	[illegible]	1/16	5-36	4-4-0	5-34	80	
			0	2-75	5-12-0	2-75	30	
			26/1	1-6	1-0-0	1-6	15	Khate in his & his elder brother's name.
			0	4-1	7-0-0	4-1	50	
			15	10-0	7-8-0	4-0	50	Khate in Lingâmanâ vasavo but purchased by Kapa. name.
						17-16	225	
28	[illegible]	[illegible]	25	5-9	4-0-0	5-9	100	
			0	2-7	3-8-0	2-7	50	
			18	2-3	2-0-0	2-3	20	Half belongs to Patel Dabbe Jowda
			0	3-22	7-0-0	3-22	35	
			27	5-1	9-8-0	5-1	30	
			29	3-28	6-8-0	3-28	40	
			26	4-33	8-12-0	4-33	60	
			0	1-6	1-0-0	1-6	12	
			85	3-28	2-0-0	3-28	220	Khate in elder brother's name.
		[illegible]	133	4-18	25-0-0	4-18	800	Khate in Appavoo Pattyo name (the former occupant)
						35-35	1367	
31	[illegible]	[illegible]				57-23	1310	

37	[illegible]	[illegible]	2	14	10	10	0	4	10	200	7
			3	0	16	0	12	0	16	20	
			0	1	21	1	10	1	21	20	
			0	12	38	9	10	12	38	50	
								29	5	290	
37	[illegible]	[illegible]	78	7	11	4	8	7	11	250	
		0	181	0	6	1	0	0	6	70	Khata in brother's name.
		"	180	0	4	1	8	0	4	50	Khata in elder brother's name.
		0	126	0	25	3	0	0	25	50	
								8	6	420	
38	[illegible]	[illegible]	354	6	31	~~45~~ 5	8	6	31	150	Khata in the name of elder brother's son. Sold to Santamma.
			184	1	30	10	0	1	30	300	+ Khata in brother's son's name + others
			360	4	29	1	12	4	29	300	Khata in ~~Kempaiah~~ Kempaiah's name subsequently sold to Santamma.
								13	10	750	
39	[illegible]	[illegible]	160	4	10	1	8	4	10	100	
			372	17	25	7	8	17	25	100	
			148	1	78	6	0	1	18	150	Not included in the last [illegible] No Tank
								23	18	350	

42	[illegible]	[illegible]	93	1–39	8			
			94	3–9	13–0–0	3–7	100	
						5–8	250	
43	[illegible]	[illegible]	48½	9–5½	4–10–6	1–3½	48	Khâlé nia mouthió manse. Du nee possessing of Crishnutchió brothió wife.
		[illegible]	35	10 17	8–0–0	10–17	70	
			46	13–16	12–0–0	13–16	100	
						25–5	218	
44	[illegible]	[illegible]				4	170	
						20 5		
						4–13		
	[illegible]							
45	[illegible]	[illegible]	274	0–14	1–8–0	0–14	30	
			324	4–37	4–8–0	4–37	250	/
			348	1–8	0–12–0	1–8	15	/
			350	0–32	3–8–0	0–32	40	
			351	1–38	9–0–0	1–38	300	
		[illegible]	121	1–36	10–0–0	1–36	200	
						11–5	835	

		48	3-1	2-0-0	1-21	40	-	Pattā in the name of brothers exn. but the share has been $\frac{1}{3}$ share.
		9	13-33	9-8-0	4-24	100	-	
		~~44~~	3-37	11-0-0	6-38	250	-	Pattā in the name of brothers exn. but the share is entitled to $\frac{1}{2}$ share.
		114						
		8	5-10	2-12-0	5-10	25	-	
					18-13	415	-	
47		1	0-18	0-8-0	0-18	30	-	Contains houses of others.
		38	4-38	5-8-0	4-38	100	-	
		39	7-10	8-0-0	7-10	125	-	
		101	5-34	5-0-0	5-34	100	-	
		171	3-35	4-8-0	3-35	100	-	
		172	4-16	5-0-0	4-16	100	-	
		150	5-22	4-0-0	5-22	40	-	Land to Government under Act executed
		155	1-21	1-0-0	1-21	30	-	
		171	0-30	4-8-0	0-30	60	-	Khata in Lakshminarayappa's name.
		191	3-8	3-0-0	3-8	100	-	
		192	7-76	7-0-0	7-16	100	-	
		168	1-6	0-12-0	1-6	20	-	
					46-14	905	-	
49		25/1	2-21	1-		0	-	

			25/2	2-12	1-12-0					
			25/3	5-7	3-12-0			50	-	-
			70/2	2-7	1-8-0	2-7		40	0	0
			48/2	6-36	5-0-0	6-36		100	-	-
						18/37		290	-	-
50	[illegible]	[illegible]	125	8-2 1/2	1-15-7	8-2 1/2		150	-	-
			147	4-0	1-8-7	4-0		150	-	-
								300	-	-
57	[illegible]	[illegible]	144	10-33	8-0-0	10-33		50	0	0
			56	5-39	16-0-0	3-0		100	-	-
								150	-	-
59	[illegible]	[illegible]	11	10-22	8-0-0	10-22		100	-	-
61	[illegible]	[illegible]	55	16-0	17-[illegible]	19-36		130	-	-
			62	3-36	4-0-0					
		[illegible]	2	19-36	17-0-0	19-36		130	-	-
		[illegible]	41	4-15	5-0-0	4-15		50	-	-
			44	0-6	0-4-0	0-6		6	-	-
		[illegible]	24	2-35	11-0-0	2-35		200	-	-

Khata in the name of [illegible]

only half belongs to him

This No. is also included in the last furnished to the Taluk.

[illegible] Belongs to Sangatty. Khata in Devirammaiah

		25	2-34	11-00	2-34	00	
		26	3-38	16-00	3-38	350	Two acres given over to Ramappa.
					34-4	936	
63		24	3-0	2.14.7	3-0	75	@ 60 @
		117	6-13½	5.15.8	6-13½	135	Mortgaged to Puttamma of Bilagi
				16.4.03			
48			18-39	11-8-0	18-39	110	
53			10.31	8.4.7	10.31	200	
56			11.3	7.8	11.3	125	
64			14.4	14-0	14-4	150	
				717.4.03			

1		700	
2		225	Khate of Lands worth Rs. 65/- is in the name of the members of his elder brother as well. Khate of Land worth Rs. 50/- is in the name of Lingamma but it is said the land has been purchased by the members.
3		1367	Half of Land worth Rs. 55/- belongs to Patel Adi de Go ex. Dia. Khate of Land worth Rs. 20/- in elder brothers name. Land worth Rs. 800/- in the name of one appavoo Colly.
4		1310	
		290	
		420	Lands worth Rs. 170/- are in the name of his brother.
		750	Lands worth Rs. 450/- are sold to Lantanna. Khate of Land worth Rs. 30/- is in the name of his brothers and others.
		350	Land worth Rs. 150/- not included in the list furnished to the Dacoit.
		250	
		218	Land worth Rs. 48 in another name & the remaining of members brothers wife
		170	
		835	
		415	Lands worth Rs. 390/- are in the name of his brothers & ors.
		905	Land worth Rs. 30/- contains houses of others. Land worth Rs. 40/- sold. Khate of Land

11.9.1953

	110	
	290	Khata of land worth Rs. 100/- in the name of uncle's son.
	300	out of a land worth Rs. 150/- half belongs to him.
	200	
	125	
	150	Khata of land worth Rs. 50/- in the name of his mother's name. Land worth Rs. 100/- not included in the list furnished by Accts
	160	
	936	Land worth Rs. 130/- having as security : two acres of a land worth Rs. 350/- are given over to Ramappa.
	135	Lands worth Rs. 135/- are mortgaged to Puttanna of Bidgal.
	1070/	

Received
21.8.1903. Accts.

1903.

1.		2170	-	-	4620	-	-	Khata of a land worth about Rs. 700/- is not in the name of his co-members.
		600	-	-				
2		1300	-	-	3085	-	-	Khata of land worth Rs. 875 - is in the name of his deceased father and one Ramaka clear. Land worth Rs. 180/- has been sold by father. Land worth Rs. 250/- in which the mortgage was a private Patta has been sold to the other partner. Member is a janitor as per land worth Rs. 150/-
		350	-	-				
		655	-	-	350	-	-	Amount drawn from the Bank is more than the value of the property.
		155	-	-				
		175	-	-	790	-	-	
		175	-	-				
5		1570	-	-	1800	-	-	Property worth Rs. 1400/- is in the name of his father
		305	8	-				
6		50	-	-	1100	-	-	Khata of land worth Rs. 125/- is not in the name of the member. Khata of land worth Rs. 90/- is in the name of one Ramakrishnaiah who has sold it to his mother-in-law & mortgaged the same to as watchman & who has obtained a decree.
		1600	-	-	2395	-	-	Khata of land worth Rs. 2415/- in his elder brother's name.
		300	-	-				
		1500	-	-	3090	-	-	Khata of land worth Rs.650/- is in the name of his younger brother. Land worth Rs.575/- are in the name of his brother's wife. Land worth Rs. 20/- is in the name of one Chenna Reddy.
		192	15	3				
		400	-	-	900	-	-	He is entitled to 1/3 share in a land worth Rs. 150/-.
		330	-	-				

ಹೆಸರು ಮತ್ತು ವಿಳಾಸ ಬರೆಯಿರಿ ಮತ್ತು ಕೆಳಗಿನ ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ — ಸಮಯ ೧೫ ನಿಮಿಷಗಳು ಒಟ್ಟು ಅಂಕಗಳು ೨೦

ಹೆಸರು _____

ತರಗತಿ _____ ವಿಭಾಗ _____

ಶಾಲೆಯ ಹೆಸರು _____

೧ ೨ ೩ ೪ ೫ ೬ ೭ ೮

೧. ಕೆಳಗಿನ ಪ್ರಶ್ನೆಗಳಿಗೆ ಸರಿಯಾದ ಉತ್ತರವನ್ನು ಆರಿಸಿ ಬರೆಯಿರಿ. (೮ × ೧ = ೮)

೧) ಕರ್ನಾಟಕದ ರಾಜಧಾನಿ ಯಾವುದು?

ಅ) ಮೈಸೂರು ಆ) ಬೆಂಗಳೂರು ಇ) ಹುಬ್ಬಳ್ಳಿ ಈ) ಮಂಗಳೂರು

೨) ಒಂದು ಗಂಟೆಯಲ್ಲಿ ಎಷ್ಟು ನಿಮಿಷಗಳಿವೆ?

ಅ) ೫೦ ಆ) ೬೦ ಇ) ೭೦ ಈ) ೧೦೦

೩) ಕೆಳಗಿನವುಗಳಲ್ಲಿ ಯಾವುದು ಸಮ ಸಂಖ್ಯೆ?

ಅ) ೭ ಆ) ೯ ಇ) ೧೧ ಈ) ೧೨

೪) ಒಂದು ಚೌಕಕ್ಕೆ ಎಷ್ಟು ಬಾಹುಗಳಿವೆ?

ಅ) ೩ ಆ) ೪ ಇ) ೫ ಈ) ೬

೫) ಹಸುವಿನ ಮರಿಯನ್ನು ಏನೆಂದು ಕರೆಯುತ್ತಾರೆ?

ಅ) ಕರು ಆ) ಮೇಕೆ ಇ) ಕುರಿ ಈ) ಎಮ್ಮೆ

೬) ೨೫ + ೧೭ = ?

ಅ) ೪೨ ಆ) ೪೦ ಇ) ೪೨ ಈ) ೪೫

೭) ಕೆಳಗಿನವುಗಳಲ್ಲಿ ಯಾವುದು ಹಣ್ಣು?

ಅ) ಆಲೂಗಡ್ಡೆ ಆ) ಈರುಳ್ಳಿ ಇ) ಬಾಳೆಹಣ್ಣು ಈ) ಬೆಂಡೆಕಾಯಿ

೮) ಒಂದು ವಾರದಲ್ಲಿ ಎಷ್ಟು ದಿನಗಳಿವೆ?

ಅ) ೫ ಆ) ೬ ಇ) ೭ ಈ) ೮

96 16 24 15 . . 300

110 6 33 6 . . 100

68 4 31 13 . . 90

76 4 23 5 . . 60

91 1/1 1 16 1 . . 80

92 1/1 3 26 2 4 . 200

101 4 32 4 . . 80

99 10 32 8 . . 100

50 4 3 9 . . 50

71 3 32 2 4 . 20

22 5 18 3 8 . 100

92 2/3 2 25 1 8 . 150

72 3 32 10 . . 70

100 7 1 5 12 . 50

50 2 14 4 4 . 50

92 2/2 5 12 3 4 . 300

. . . . . .

. . . . . .

22 3 11 2 8 . 30

1 2 34 1 10 . 40

4 . 30 . 4 . 15

393 4 37 23 10 . 700

101 5 5 25 8 . 1000

ಪ್ರಥಮ ಮುದ್ರಣ 1000
ಮುದ್ರಣ ಸಂಖ್ಯೆ
ಬೆಲೆ ರೂ. 35
ಮುದ್ರಣ ಸಂಖ್ಯೆ

ಪ್ರಕಾಶಕರು, ಮುದ್ರಕರು

ਸ਼ਾਲੀ ਸਮਾਰੋਹ ਦੀ ਰਿਪੋਰਟ ਦਿਓ।

ਉ ਦੇਖੋ

ਸ਼ਾਲੀ ਦਸਮਾਰੋਹ ਤੇ ਰਿਪੋਰਟ ਦਿਓ।

ਉ ਦੇਖੋ

ਸ਼ਾਲੀ ਦਸਮਾਰੋਹ ਦੀ ਰਿਪੋਰਟ ਦਿਓ।

ਉ ਦੇਖੋ

ਸ਼ਾਲੀ ਦਸਮਾਰੋਹ ਦੀ ਰਿਪੋਰਟ ਦਿਓ।

ਉ ਦੇਖੋ

ਸ਼ਾਲੀ ਦਸਮਾਰੋਹ ਦੀ ਰਿਪੋਰਟ ਦਿਓ।

ਉ ਦੇਖੋ

ਸ਼ਾਲੀ ਦਸਮਾਰੋਹ ਦੀ ਰਿਪੋਰਟ ਦਿਓ।

ਉ ਦੇਖੋ

ਸ਼ਾਲੀ ਦਸਮਾਰੋਹ ਦੀ ਰਿਪੋਰਟ ਦਿਓ।

ਉ ਦੇਖੋ

ਸ਼ਾਲੀ ਦਸਮਾਰੋਹ ਦੀ ਰਿਪੋਰਟ ਦਿਓ।

ਉ ਦੇਖੋ

ਸ਼ਾਲੀ ਦਸਮਾਰੋਹ ਦੀ ਰਿਪੋਰਟ ਦਿਓ।

ਉ ਦੇਖੋ

142 1 37 3 8 . 30

143 . 39 2 . . 20

117 5 10 3 8 . 40

121 4 14 4 . . 30

131 3 15 19 . . 450

196 . 21 1 12 . 75

97 2 20 1 4 . 75

. . . . . .

34 4 11 4 4 . 50

4 10 3 . . 75

23 1 30 1 . .
50
230 3 . .

24 4 36 3 . .
50
228 4 . .

43 5 15 4 . .
20
226 4 . .

45 . 39 . 12 .
10
132 2 12

53 . 17 . 45 5

ಸಮಯ: 3 ಗಂಟೆಗಳು
ಒಟ್ಟು ಅಂಕಗಳು: 200

ಸೂಚನೆ: ಎಲ್ಲಾ ಪ್ರಶ್ನೆಗಳಿಗೂ ಉತ್ತರಿಸಿ.

1. ಕೆಳಗಿನ ಪ್ರಶ್ನೆಗಳಿಗೆ ಸಂಕ್ಷಿಪ್ತವಾಗಿ ಉತ್ತರಿಸಿ.

ಅ) ಕರ್ನಾಟಕದ ರಾಜಧಾನಿ ಯಾವುದು?

ಆ) ಭಾರತದ ಸಂವಿಧಾನವನ್ನು ಯಾವಾಗ ಜಾರಿಗೆ ತರಲಾಯಿತು?

58	3	37	3	12 ·	100
3[illegible]	4	11	6	4 ·	
60	8	11	5	8 ·	150
76	5	13	4	· ·	125
98[illegible]	6	22	4	· ·	20
99	6	19	5	· ·	20
126	7	14	5	8 ·	25
4	5	13	9	8 ·	50
7	1	12	2	8 ·	10
68	· ·	3	·	4 ·	·
121	8	16	5	· ·	25
44	1	5	1	· ·	5
1145	10	2	9	12 ·	100
144	11	·	7	· ·	150
·	·	·	·	· ·	·
176	4	34	27	· ·	650
183	4	25	23	· ·	600
568	2	39	8	8 ·	75
68	7	33	7	· ·	125

64 8 35 7 . . 125

67 13 5 11 . . 200

~~69 13 5 11 . . 300~~

69 4 7 3 8 75

. . . . . .

48 2 35 1 12 . 60

54 4 6 24 . 30

42 3 30 3 . . 15

52 5 15 3 8 . 30

47 7 18 4 . . 20

110 4 24 2 12 . 35

55 7 2 4 12 . 100

63 8 27 5 8 . 150

99 3 14 24 . 50

74 5 3 3 4 . 150

84 2 6 1 12 . 50

. . . . . .

69 4 30 3 . . 150

76 10 39 8 . . 200

77 11 18 .

Rs. 400 /

Rs. 1075 - 00
300 - 00
75 -
500 - 00
200 - 00

78 . 10 . 6 . . . 300

81 10 27 6 8 . 200

84 3/2 4 35 3 12 . 100

. . . .

11 [illegible] — [illegible] — 1 6 14 5 10 . 70

[illegible]

[illegible] — 190 8 5 4 1 2 120

. . . .

12 [illegible] — [illegible] — . . . .

[illegible] 23 1 29 9 . . 250

[illegible]

13 [illegible] — [illegible] — 8 7 6 6 8 . 200

. . . .

14 [illegible] — [illegible] — 14 9 37 9 8 . 250

. . . .

15 [illegible] [illegible] — 5 [illegible] 1 . 5 . 9 200

[illegible] — 32 8 12 5 8 . 35

. . . .

16 [illegible] 10 [illegible] 1 34 9 12 . 300
[illegible] —

[illegible]

[illegible] — 2 9 5½ } . 7 . 200
21 1 4 } 40

. . . .

300 ...

60

20

500

200

300

300

175/

Received Rs 300/-

Received Rs 200/-

Received Rs 34/-

17 11 32 13 . . 250

16 7 12 3 3 3 100

88 5 7¾ 2 14 7 250

84 1 15 . 9 4 80

89 2 4 1 11 11 75

. . . . . .

194 1 25 8 . . 100

18 1 15 7 . . 100

190 3 1 14 . . 300

19 . 5 30 7 . . 100

22 1 11 5 12 . 100

24 5 34 4 4 . 80

. . 2 15 5 12 . 30

26 1 6 1 . . . 15

. . 4 1 7 . . 50

15 4 . 3 . . 50

ಸಂಖ್ಯೆ ಸಿಇಒ/ಜಿಪಂ/ಅಭಿವೃದ್ಧಿ/ಕಾಮಗಾರಿ/೨೦೨೦-೨೧

ದಿನಾಂಕ: 15.07.2020

ಸೇವೆಯಲ್ಲಿ,

ಶ್ರೀ/ಶ್ರೀಮತಿ ..... ಗ್ರಾಮ ಪಂಚಾಯತಿ ಅಧ್ಯಕ್ಷರು/ಸದಸ್ಯರು,
..... ಗ್ರಾಮ ಪಂಚಾಯತಿ,
..... ತಾಲ್ಲೂಕು.

ಮಾನ್ಯರೇ,

ವಿಷಯ: ಗ್ರಾಮ ಪಂಚಾಯತಿ ಅಭಿವೃದ್ಧಿ ಕಾಮಗಾರಿಗಳ ಕ್ರಿಯಾಯೋಜನೆ ಸಲ್ಲಿಸುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ: ಸರ್ಕಾರದ ಪತ್ರ ಸಂಖ್ಯೆ: .....

ಮೇಲ್ಕಂಡ ವಿಷಯ ಮತ್ತು ಉಲ್ಲೇಖಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ತಮ್ಮ ಗ್ರಾಮ ಪಂಚಾಯತಿಯ ಅಭಿವೃದ್ಧಿ ಕಾಮಗಾರಿಗಳ ಕ್ರಿಯಾಯೋಜನೆಯನ್ನು ಈ ಕೆಳಗಿನ ಮಾದರಿಯಲ್ಲಿ ತಯಾರಿಸಿ ದಿನಾಂಕ: 20.07.2020 ರೊಳಗಾಗಿ ಈ ಕಛೇರಿಗೆ ಸಲ್ಲಿಸಲು ತಿಳಿಸಿದೆ.

ಕ್ರ.ಸಂ. — ಕಾಮಗಾರಿಯ ಹೆಸರು — ಅಂದಾಜು ಮೊತ್ತ — ಕಾಮಗಾರಿಯ ಸ್ಥಳ

1 — ಸಿಸಿ ರಸ್ತೆ ನಿರ್ಮಾಣ — ರೂ. 2.00 ಲಕ್ಷ — ಹರಿಜನ ಕಾಲೋನಿ

2 — ಚರಂಡಿ ನಿರ್ಮಾಣ — ರೂ. 2.00 ಲಕ್ಷ — ಮುಖ್ಯರಸ್ತೆ

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ಸಹಿ/-

ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಸಿಇಒ

100	4	9	5	2.5		
50	8	3	7	2		
20	2	3	2	18		
35	7	22	3			
30	8	9	1	5	27	
40	8	9	28	3	29	
60	8 1/2	33	4	26		
12		1	9	1		
220		2	28	3	85	
800		25	18	4	133	
300		14	15	3	48	
90		4	26	4	57	
25			3	7	1	
5		12	1	1	9	
35		4	1	28		
200			34	9	9 1/2	
200			7	11	9	4
50		8	5	26	7	7
20			1	11	1	13

}

29	1	15	12	15			
30	7	16	13	4	170		
32	12	33	11		200		
2	14	10	10		200		27
3		16	12		20		
0	1	21	1	10	20		
0	12	38	9	10	50		
78	7	11	4	8	250		28
181		9	1		70		
180		4	1	8	50		
126		25	3		50		
354	6	31	5	8	150		29
184	1	30	10		300		
360	3	1	1	12	300		
160	4	10	1	8	100		30
372	17	25	7	8	100		
148	1	18	6		150		
93	1	39	8		100		31
94	3	9	13		150		

ಕಲಂ 279, 337, 338 ಐ.ಪಿ.ಸಿ ಮತ್ತು ಕಲಂ 187 ಐ.ಎಂ.ವಿ ಆಕ್ಟ್ ರೀತ್ಯಾ ಪ್ರಕರಣ ದಾಖಲಿಸಿಕೊಂಡು ತನಿಖೆ ಕೈಗೊಂಡಿರುತ್ತೇನೆ.

ಮೃತನು ತನ್ನ ಹೆಸರಿನಲ್ಲಿ ನೋಂದಾಯಿಸಿಕೊಂಡಿರುವ ಮೋಟಾರ್ ಸೈಕಲ್ ಅನ್ನು ಚಲಾಯಿಸಿಕೊಂಡು ಹೋಗುವಾಗ ಅಪಘಾತ ಸಂಭವಿಸಿರುವುದರಿಂದ ಮೃತನ ಮೇಲೆ ಯಾವುದೇ ಅನುಮಾನ ಇರುವುದಿಲ್ಲ.

ಮೃತನ ಶವವನ್ನು ಮರಣೋತ್ತರ ಪರೀಕ್ಷೆಯ ನಂತರ ಶವ ಸಂಬಂಧಿಕರಿಗೆ ಒಪ್ಪಿಸಲಾಗಿದೆ.

ಮೃತನ ಶವವನ್ನು ಮರಣೋತ್ತರ ಪರೀಕ್ಷೆಗೆ ಕಳುಹಿಸಿಕೊಡಲು ಕೋರಿಕೆ.

ಮೃತನ ಶವವನ್ನು ಮರಣೋತ್ತರ ಪರೀಕ್ಷೆಯ ನಂತರ ಸಂಬಂಧಿಕರಿಗೆ ಒಪ್ಪಿಸಲು ಕೋರಿಕೆ.

ಮೃತನ ಶವವನ್ನು ಮರಣೋತ್ತರ ಪರೀಕ್ಷೆಯ ನಂತರ ಸಂಬಂಧಿಕರಿಗೆ ಒಪ್ಪಿಸಲಾಗಿದೆ.

ಮೃತನ ಶವವನ್ನು ಮರಣೋತ್ತರ ಪರೀಕ್ಷೆಗೆ ಕಳುಹಿಸಿಕೊಡಲು ಕೋರಿಕೆ.

ಮೃತನು ತನ್ನ ಹೆಸರಿನಲ್ಲಿ ನೋಂದಾಯಿಸಿಕೊಂಡಿರುವ ಮೋಟಾರ್ ಸೈಕಲ್ ಅನ್ನು ಚಲಾಯಿಸಿಕೊಂಡು ಹೋಗುವಾಗ ಅಪಘಾತ ಸಂಭವಿಸಿರುವುದರಿಂದ ಮೃತನ ಮೇಲೆ ಯಾವುದೇ ಅನುಮಾನ ಇರುವುದಿಲ್ಲ.

ಕಲಂ 279, 337, 338 ಐ.ಪಿ.ಸಿ ಮತ್ತು ಕಲಂ 187 ಐ.ಎಂ.ವಿ ಆಕ್ಟ್ ರೀತ್ಯಾ ಪ್ರಕರಣ ದಾಖಲಿಸಿಕೊಂಡು ತನಿಖೆ ಕೈಗೊಂಡಿರುತ್ತೇನೆ.

32 ಶ್ರೀಕಂಠಯ್ಯ-ಹಿಂಡಲಗಿರೈತ್ತಿಮಠ- ಬೆಳಗಾವಿ — 35 10 17 8 . . 70

46 13 16 12 . . 100

ಕಲಾಯಿ ಬಾಕಿಮಠ — 48ಕೆ 1 12 1 . . 48

33 ಸಂಗಪ್ಪಶಿವಪ್ಪಚಾಮಲಾಪುರ — ಗದಗ — 48ಕೆ 2 . 1 . . 70

49 2 13 1 11 11 100

34 ಅಲ್ಲಾಭಕ್ಷಾಮಾಲ್ದಾರ — ಬೆಳಗಾವಿ ಹಿರೇಕೊಡಿ - 274 . 14 1 8 - 30

324 4 37 4 8 . 250

348 1 8 . 12 . 15

350 . 32 3 8 . 40

351 1 38 9 . . 300

ಮಾದಪ್ಪಹೊಸಮನಿ 121 1 36 10 . . 200

35 ಕಲ್ಲಪ್ಪಯಮನಪ್ಪಪೂಜೇರ — ಹಿಂಡಿಕೊಡಿ ಕಲ್ಲಪ್ಪಯಮನಪ್ಪ 48ಕೆ 1 21 1 . . 40

ಸಂಗಪ್ಪಹಾಲಪ್ಪ 96 4 24 3 2 8 100

148 6 38 5 8 . 250

84 5 10 2 12 . 25

36 ಸಿದ್ದಪ್ಪಅಂಬಪ್ಪಪೂಜೇರ - ಮಮದಾಪುರ ಮಲ್ಲಪ್ಪಯಮನಪ್ಪ 1 - 18 . 8 . 30

38 4 38 5 8 . 100

39 7 10 8 . . 125

ਸਾਰਥਕ ਸਾਹਿਤਕਾਰੀ ਦੀ ਸਿਰਜਣਾ ਕੀਤੀ—

ਸਾਰਥਕ ਸਾਹਿਤਕਾਰੀ ਦੀ ਸਿਰਜਣਾ ਕੀਤੀ—ਤੁਹਾਡੇ ਵਰਗੇ ਸਾਹਿਤਕਾਰ
ਦੇ ਸਾਹਿਤਕ ਯੋਗਦਾਨ ਨੂੰ ਸਲਾਮ ਕਰਦੀ ਹੈ—

ਸਾਰਥਕ ਸਾਹਿਤਕਾਰੀ ਦੀ ਸਿਰਜਣਾ ਕੀਤੀ—ਤੁਹਾਡੇ ਵਰਗੇ ਸਾਹਿਤਕਾਰ ਦੇ ਸਾਹਿਤਕ ਯੋਗਦਾਨ ਨੂੰ ਸਲਾਮ ਕਰਦੀ ਹੈ—ਤੁਹਾਡੇ ਵਰਗੇ ਸਾਹਿਤਕਾਰ ਦੇ ਸਾਹਿਤਕ ਯੋਗਦਾਨ ਨੂੰ ਸਲਾਮ ਕਰਦੀ ਹੈ—

ਸਾਰਥਕ ਸਾਹਿਤਕਾਰੀ ਦੀ ਸਿਰਜਣਾ ਕੀਤੀ—

ਸਾਰਥਕ ਸਾਹਿਤਕਾਰੀ ਦੀ ਸਿਰਜਣਾ ਕੀਤੀ—ਤੁਹਾਡੇ ਵਰਗੇ ਸਾਹਿਤਕਾਰ
ਦੇ ਸਾਹਿਤਕ ਯੋਗਦਾਨ ਨੂੰ ਸਲਾਮ ਕਰਦੀ ਹੈ—

	101	5	34	5	-	100
	171	3	35	4	8	100
	172	4	16	5	-	100
	150	5	22	4	-	40
	155	1	21	1	-	30
	171	-	30	4	8	60
	191	3	8	3	-	100
	192	7	16	7	-	100
	168	1	6	-	12	20
	95	5	24	4	-	60
	82	13	15	7	8	50
	125	8	2½	1	15	150
	147	4	-	1	8	150
	25	2	21	2	-	50
	25½	2	12	1	12	50
	25⅓	5	7	3	12	50
	70½	2	1	1	8	40
	48½	6	36	5	-	100

ಸಾಲಿನ ಅಂತ್ಯದಲ್ಲಿ ಪ್ರಾಸಕ್ಕೆ ಹೊಂದುವ ಪದಗಳನ್ನು ಬರೆಯಿರಿ.

ಮಾಮರವೆಲ್ಲಿಹುದೋ ಕೋಗಿಲೆಯಲ್ಲಿಹುದೋ ———

ಕಾಲಿಗೆ ಬಿದ್ದರೆ ಕಾಲನ್ನು ಕೈಗೆ ಬಿದ್ದರೆ ———

೯. ಕೆಳಗಿನ ಪದಗಳಿಗೆ ಪ್ರಾಸಪದಗಳನ್ನು ಬರೆಯಿರಿ.

೧. ಮಾಮರ — ———

೨. ಕೋಗಿಲೆ — ———

[illegible]

40 [illegible] [illegible] — 16 3 12 2 · 7 150

[illegible] 103 7 19 6 8 · 50

41 [illegible] [illegible] [illegible] 62 11·3 9 8 · 125

42 [illegible] [illegible] [illegible] 56[illegible] 3 · 8 8 · 100

[illegible] 144 10 33 8 · · 50

43 [illegible] [illegible] [illegible] 11 10 22 8 · · 100

44 [illegible] [illegible] [illegible] 2 19 36 21 · · 130

[illegible] [illegible] 41 4 15 5 · · 50

44 · 6 · 4 · 6

[illegible] 24 2 35 11 · · 200

25 2 34 11 · · 200

26 3 38 16 · · 350

[illegible]

45 [illegible] [illegible] 24 3 · 2 14 7 75

117 6 13½ 3 15 8 60

46 [illegible] [illegible] [illegible] 74 · 23 · 12 ·

[illegible] · 12 · 12 · } 150

[illegible] 139 12 8 ·

[illegible] [illegible] 902 [illegible]
[illegible]

Mr. [illegible]

[illegible]

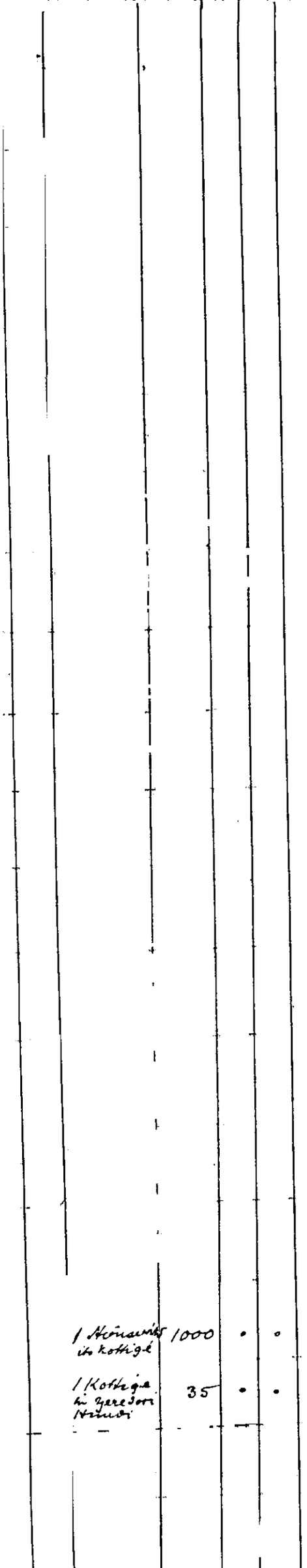
6 81 21

List showing the valuation of lands belonging to the old and new members of the Agricultural Bank at Saragur in the Heggadevan-kote Taluk.

List showing the extent and valuation of land held by the old & new members of the Agricultural Bank at Saragur in the Heggaddevankote taluk.

Nos:	Name of Members	Hobli	Village	Particulars of land				Other immovable properties.		Remarks
				Survey No:	Extent	Assessment	Estimated value	Description	Estimated value	

Venkata Nagappa	Magge	96	16	24	15	-	.	300
		110	6	32	6	.	.	100
		68	4	31	13	-	.	90
		76	4	23	5	.	.	60
		91/1	1	16	1	.	.	80
		92/1	3	26	2	4	.	200
		101	4	32	4	.	.	80
		99	10	32	8	.	.	100
		Wet	4	3	9	-	.	50
		71	3	32	2	4	.	20
		22	5	18	3	8	.	100
		92/3	2	25	1	8	-	150
		72	3	32	10	.	.	70
		100	7	1	5	12	.	50
		Wet	2	14	4	4	.	50
		92/2	5	12	3	4	.	300
	Gundattur	22	3	11	2	8	.	30


1 Hönsamis 1000
ito kottigé
1 Kottegia 35
ki yere3ori
Hamori

	Ambarasan	Nonnu Kuppé	1	2	34	1	10	.	40
			4	.	30	.	4	.	15
	Jinkalli	Karugala	39.3	4	37	23	10	.	700
	Saraguu	Basavanakole	10	5	5	25	8	.	1000
2.	Lakshmiranganna	Saraguu	Belakiu	31	16	6	15	.	.	300
			Kooliya	9	6	10	4	.	.	100
			Kundur	9	5	10	3	8	.	50
				72/2	1	0	1	.	.	25
				7	1	5	.	12	.	20
				102	4	32	2	12	.	60
			Adakalli	28/1	5	6	5	4	0	100
				28/2	6	24	6	12	.	150
			Hudanakalli	5/1	.	4	37	3	12	.	60
				20/2	6	1	4	0	.	75
				21/2	1	39	1	12	.	40
			Kumaranakalli	47	8	35	7	.	.	250
				45	7	4	3	12	0	25
			Chakkuru	92	6	31	7	8	0	200
				168	6	26	5	8	0	100
				157	7	28	6	8	.	125

This no. is in the kathé of another person -

Siddabuddhinna says that he has purchased the kathedar's portion of this from

Joint Pattédar is Baddamari Sowda -

It seems that this no: has been sold to Balagar Siddappa by the kathedar's father for Rs 40/-

The joint kathedar is Thimmi Sowda this member is said to have sold this portion to the joint dar - Thimmy Sowda

The 1st Plod is in the kathe of the adopted father & 2nd Plod in that of his own brother.

This is Enam - The kathedar is Cheluvaiyah - The members adopted father is its possessor

— DO —

2		Chakkur	Chakkur	—	170	6	8	6	.	.	30
					246	3	18	3	8	.	150
					196	6	20	6	8	.	160
					314	3	11	2	12	.	50
					½	2	27	2	8	.	100
			Mannaganahalli		42/1	3	14	4	.	.	100
					2	.	24	.	8	.	15
			Sankhalli		52/1	1	4	1	0	0	15
		Sayad	Maligavara		142	1	37	3	8	.	30
					143	.	39	2	.	.	20
					117	5	10	3	8	.	40
					121	4	14	4	0	.	30
		Jinhalli	Hale Lingadi		131	3	15	19	.	.	450
3	Venkatam Setti	Saragur	Saragur	—	196	.	21	1	12	.	75
					197	2	20	1	4	.	75

The kathedar is his adopted father.

— Do —

— Do —

The kathedar is his grandfather —

This had been sold to Ere Gowda bin Sanyamma & the bond is said to have been executed to the effect.

— Do —

This has been purchased by Wanje Gowda bin Boddi Gowda for Rs 30/- & the bond also has been executed —

1 House in the garden } 200 . .

4	Basaru sonda	Kasaba	Thoravalli	34	4	11	4	4	.	50	
		Antara -Tanti	Nilavagilu	1/1	4	10	3	-	.	75	
				23	1	30	1	-	.		
				Wet	2	30	3	-	.	50	
				24	4	36	3	-	.		
				Wet	2	28	4	0	.	50	
				43	5	15	4		.		
				Wet	2	26	4	0	.	20	
				45	0	39	2	12	.		
				Wet	1	32	2	12	.	10	
				53	0	17	0	4	.	5	
				58	3	37	3	12	.		
				Wet	4	11	6	4	.	100	
				60	8	11	5	8	.	150	
				76	5	13	4	-	.	125	
				98	6	29	4	-	.	20	
				99	6	19	5	0	.	20	
				126	7	14	5	8	.	25	
				4	5	13	9	8	.	50	
				7	1	12	2	8	.	10	

					68	-	3	.	4	.	-
					121	9	16	5	-	.	25
					44	1	5	1	0	.	5
5	S. Irimaraningar	Saragur	Saragur		145/1	10	2	9	12	.	450
					144	11	0	7	-	.	150
		Jinkulli	Kolé'kundi		176	4	34	27	0	.	650
					183	4	25	23	-	.	600
6	S. Rangaingar	Saragur	Saragur		56	2	39	8	8	.	75
					68	7	33	7	+	.	125
			Basavanakoli		4	5	5	26	0	.	900
7	" Ofsfiamma	Saragur	Basavanakoli		5	4	35	25	+	.	100
			Saragur		22	4	39	4	8	.	75
			Do		Wet	1	20	3	+	.	50
			Do		28/1	5	25	5	8	.	120
					25	8	16	6	8	.	300

This is on the main road and further no value as the bank has fallen down.

Waste –

The kattai of this Inam Batamany a is in his father's name

1 House in Saraçuru 3.00

The kattai of this land is in his father's name

do

Kattai in the name of another person.

The kattai dans Ramen Setti whom by other Venkata Setti has sold this no: to the mortgage land of S. Ramy ariyar. It is also hypothecated to Aswatanarayana Sastri who has got a decree upon it.

The kattai of this land is in his brother's name –

			Halla Saragur	26	2-39	2	12	.	150
		Jwhalli	Karigala	7	4-30	2	-	-	200
8	Dodé Jowda	Saragur	Saragur =	120	4-27	4	8	.	100
				122	6-20	5	-	-	150
				123	3--	1	-	-	75
				140	2-23	2	-	-	50
				162	8-2	8	-	-	200
				163	7-24	7	-	-	300
				65	10-31	9	-	-	150
				62	12-16	9	8	-	50
				72	17--	13	-	-	250
				64	8-35	7	-	-	125
				67	13-5	11	-	-	300
				69	4-)	3	-	-	75
			Magahalli	4	2-35	1	12	-	60
				54/1	4-6	2	4	-	30

1 House in Saragur	500	
		If this no: becomes wet, the marginally noted water holding good.
		The kathedar is his elder brother's wife
		—do—
		—do—
		—do—
		—do—
		The kathedar is his younger brother
		—do—
		—do—
		—do—
		—do—
Houses in Saragur	200	
	500	The khate is in the name of his brother's wife
	75	
	300	
	1075	

			42	3	30	3	-	-	15
			52	5	15	3	8	-	30
			47	7	18	4	-	-	20
			110	4	24	2	12	-	35
9	Lèngé fowda alias Pattè fowda	Nemmana Halagunu -halli	55/2	7	2	4	12	-	100
			63/2	8	27	5	8	-	150
			66	3	14	2	4	-	50
			74/2	5	3	3	4	-	150
			84	2	6	1	12	-	50
10	Màdè fowda	Nemmana Halagunu -na halli	69	4	30	3	-	-	150
			76	10	39	8	-	-	200
			77	11	18	9	8	-	200
			78	10	-	6	-	-	300
			81	10	27	6	8	-	200
			84/2	4	35	3	12	-	100

The Khate of this land is in the name of Chenna Hoolleta.

Only a little portion of this belongs to the members.

House in Haligunni 4.00

House in Haligunni 3.00

11	Chowda Setti	Kasaba	Thoravalli	1	6	14	5	10	-	70
		Saragur	Bidagalu	190	8	5	4	1	2	120
12	Gangadhara Swami	Saragur	Saragur							
			Nanjinadapura	23	1	29	9	.	-	250
			New Members.							
13	Chikka Rudra Setti	Saragur	Saragur	8	7	6	6	8	-	200
14	Chikka Bhadra Setti	Saragur	Saragur	14	9	37	9	8	-	250
15	Bhadramma, wife of Bale Rudra Setti	Saragur	Basavanakote	5	1	-	5	.	7	200
		Nemmanu-Kalli	Narasipura	32	8	12	5	8	.	350
16	Shankaranagad	Saragur	Sambasandanahalli	60	1	34	7	12	.	300
	Son of Bhairakanni Narasimhachar			Inaji	Kadhan					
			Bidagalu	2	9	5½		.	7	. 200
				21	1	4				40

The kathedar is another person

House in Togataçeri 60
Cow-pen 20

House in Saraçeri 500

House in Saraçeri 200

House in Saraçeri 300

The kathé of this no: is in the name of Appamma

The kathé of this no is in her eldest son's name.

House in Saraçeri 125

The kathedar is Chennamalla Setti.

His father is the kathedar.

House in Saraçeri 300

				maji	Kol	ma				
17	Guruṣāda Devaru	Swāmi	Bidagali	38	13	12	5	13	1	150
				64	3	4½	2	9	11	150
18	Chikka Kusappa	Do	Do	158	1	2	0	9	4	50
				162	1	1½	1	7	3	50
				53	14	5¼	9	5	-	250
				50	4	-	2	5	2	75
19	Tirumalachar	Jimakalle	Kolé Kundi	205	3	23½	16	12	-	700
20	Krishnappa	Neemmane Kalle	Sāgaré	72/2	2	24	2	4	-	200
				546	4	21	3	8	-	200
				203	2	18	12	0	-	400
				515	2	30	2	8	-	30
				Wet	0	24	1	8	-	70
				516	1	21	3	-	-	70
				Dry	1	2	1	0	-	30
				201	1	22	9	4	-	95
				Dry	-	23	-	4	-	5

		The Kathe is on his father's name
House in Bidayale	300	This is a Gunth & therefore it has no market Value
		The Kathedar is his uncle Chikka ramja
		— Do —
		The kathe is in the name of his f. and father.
House in Bidayale	200	

					108	1	34	7	.	.	150
					200	1	26	5	12	.	100
					Dry	.	11	.	4	.	5
21	Basava Setti	Saraguru	Saraguru		17	11	32	13	.	.	250
22	c/o Shivajiraya da	Saraguru	Bidagal	maji	91	7	12	3	3	3	100
					88	5	7¾	2	14	7	250
					84	1	15	.	9	4	80
					89	2	4	1	11	11	75
23	Narasimha Chare	Jinhalli	Hole Kuddi		194	1	25	8	.	.	100
					18	1	15	7	.	.	100
					190	3	1	14	.	.	300
					19	5	30	7	.	.	100
					22	1	11	5	12	.	100

House in Saraguro	200	The house is in a dilapidated condition
House in Saraguro	200	
		The kath of this no. is as the name of his brother Inkamaya
		— Do —
		— Do —
House in Bidagale	150	
		In this no. only 20 Gumbas are under wet cultivation

24.	Kapparanna	Antara Santé	Maggé	24/1	5	34	4	4	.	80	
				Wet	2	15	5	12	.	30	
				26/1	1	6	1	.	.	15	
				Wet	4	1	7	.	.	50	
				15	4	.	3	.	.	50	
25	M Subbaraya	Antara Santé	Maggé	25	5	9	4	.	.	100	
				Wet	2	7	3	8	.	50	
				18	2	3	2	.	.	20	
				Wet	3	22	7	.	.	35	
				27	5	1	9	8	.	30	
				29	3	28	6	8	.	40	
				26	4	33	8	12	.	60	
				Dry	1	6	1	.	.	12	
				85	3	28	2	.	.	220	
		Jinkalli	Kalé Kundi	133	4	18	25	.	.	800	
26.	Subbanna	Kasaba	Mungakini	48	3	15	14	.	.	300	
		Antara Santé	Maggé	57	4	26	4	.	.	90	
				Wet	1	7	3	.	.	25	
				9	1	1	.	12	.	5	
				Wet	.	28	1	4	.	35	

This no: is the joint kathie of his brother Shiva

do

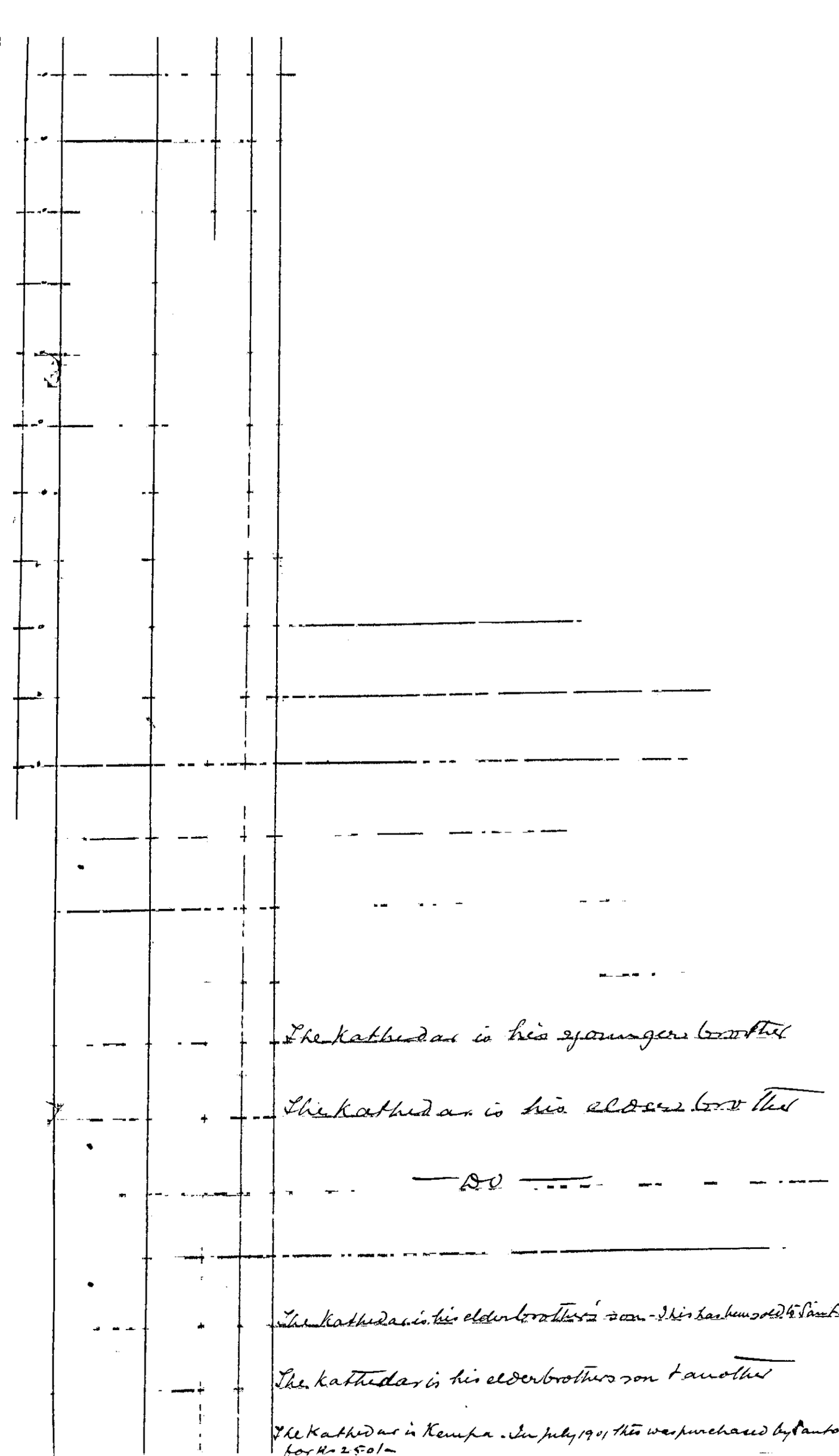
The kathedar is Lingawwa

One half of this no: belongs to Putte Gowda

The kathedar is his brother

The kathedar is Appavva Lathi

			Samoé fura	3/2	6	34	6	.	.	200
				4	9	11	7	.	.	200
				7	7	26	5	8	.	50
				13	1	11	1	.	.	20
				29	1	15	.	12	.	15
				Wet	7	16	13	4	.	170
				32	12	33	11	.	.	200
27	Kälé fowda		Sarajur Muddanalli	2	14	10	10	.	.	200
				3	.	16	.	12	.	20
				9	1	21	1	10	.	20
				8	12	38	9	10	.	50
28	Puttamiah		Jinhalli Karigala	78	7	11	4	8	.	250
				181	.	6	1	.	.	70
				180	.	4	1	8	.	58
				126	.	25	3	.	.	50
29	Sreeassiraiah		do	do	354	6	31	5	8	.	150
					184	1	30	10	.	.	300
					360	3	1	1	12	.	300


The kathedar is his younger brother
The kathedar is his elder brother
The kathedar is his elder brothers son - This has been sold to Santa
The kathedar is his elder brothers son another
The kathedar is Kempa. In July 1901 this was purchased by Santa for Rs 25-0/-

30	Subba Rao	Jinthalli	Karegala	160	4	10	1	8	.	100
				372	17	25	7	8	.	100
			Nole Kendi	148	1	18	6	.	.	150
31	Subbamma	Kasaba	Belaganahalli	93	1	39	8	.	.	100
				94	3	9	13	.	.	150
32	Sreekantiah	Kasaba	ahalli	35	10	17	8	.	.	70
				46	13	16	12	.	.	100
		Sarajur	Bidagalu	Kuji 48		12	1	0	0	48
33	Chandra Sekharia	Sarajur	Bidagalu	48	2	0	1	.	.	70
				49	2	13	1	11	11	100
34	Anantha Naranappa	Jinthalli	Karegala	274	.	14	1	8	.	30
				324	4	37	4	8	.	250
				348	1	8	.	12	.	15
				350	.	32	3	8	.	40
				351	1	38	9	.	.	300
			Nole Kendi	121	1	36	10	.	.	200

This land has been purchased by Narasimhaia Hampapur Shanbagh, last years.

This is in the possession of his elder brother's wife and it is in the name of another.

It is in the Rev. Land in the name of another person.

This has been hypothecated to Sankara Seva.

35	Dodde Sowda	Kemmara -Kalli	Haliyuru	48	1	21	1	.	.	40	
			Narasipura	9	4	24	3	2	8	100	
				14	6	38	5	8	.	250	
				8/1	5	10	2	12	.	25	
36	Sālikundi Dodde Sowda	Sarayu	Haliyuru	1	.	18	.	8	.	30	
				38	4	38	5	8	.	100	
				39	7	10	8	.	.	125	
				101	5	34	5	.	.	100	
				171	3	35	4	8	.	100	
				172	4	16	5	.	.	100	
				150	5	22	4	.	.	40	
				155	1	21	1	.	.	30	
		Jirikalli	Hale Kundi	171		30	4	8	.	60	
				191	3	8	3	.	.	100	
				192	7	16	7	.	.	100	
				168	1	6	.	12	.	20	
37	Siddiah	Sarayu	Sarayu	95	5	24	4	.	.	60	
				82	13	15	7	8	.	50	

The kathedar is his elder brothers son.

The kathedar is his elder brothers son. This member is entitled to a third portion of it.

The kathedar is his elder brothers son. This member is entitled to one half of it.

Other persons have their dwellings erected in this number.

This is sold to Exrs for debt & the bond also has been executed

The kathedar is Lukshmiswaramappa

The kathedar is his mother

				maji	kalam					
38	Thimmé Gowda	Autara Santé	Magūdlu	125	8	2½	1	15	7	150
				147	4	0	1	8	7	150
39	Balle Gowda	Neumma-Halle	Haliyuru	25/1	2	21	2	0	0	50
				25/2	2	12	1	12	0	50
				25/3	5	7	3	12	0	
				70/2	2	1	1	8	0	40
				48/2	6	36	5	0	0	100
				maji						
40	Ranjundiah	Autara-Santé	Kérlé	16	3	12	2	0	7	150
			Nilavagilu	103	7	19	6	8	0	50
41	Chandra Sékhara Sastri	Autara-Santé	Nilavagilu	62	11	3	9	8	0	125
42	S. Anantaningar	Saragur	Saragur	56	3	0	8	8	0	100
			Hottagala	144	10	33	8	0	0	50
43	Shibbé Gowda	Saragur	Magahalli	11	10	22	8	0	0	100
44	Kasirsali Mallian	Kasaba	Kebbalakappé	2	19	36	21	0	0	130
		Jinhalli	Holé Kendi	41	4	15	5	0	0	50
				44	0	6	0	4	0	6

One-half of this is in his possession

The kathe of this 2nd is in the name of his paternal uncle's son 1.

The kathedar is his elder brother.

This land is in possession of Sanga Setti & its kathe is in the name of Deveramma.

			Iruvadi	24	2	35	11	..	.	209	
				25	2	34	11	..	..	200	
				26	3	38	16	..	..	350	
45	Chamappa Devaru	Sarajus	Bidagalu	Maji 24	Kolmane 3	..	2	14	7	75	
				117	6	13½	3	15	8	60	
46	Mallaraje Urs	Autara Sanke	Nilavagilu	74	..	23	..	12	..		
				Garden	..	12	..	12	..	150	
				Dry	13	9	12	8	..		

1st Sept 1902

In this Lot about 2 acres have been given to Dasa 1/4

This land has been hypothecated to Puttamma

signed Makkandi Abdulla

Kandy

" "

Copy

Asst Govt Agent

Kandy

J. Mygoose

BM

Mysore Govt. Gen. & Rev. Secretariat,
Revenue Branch.

1819

File No. (if any) and its date-

Section Bank
File 4 of 95
Serial No. 22

Office Draft.

Progs. of the Govt. of H. H. the Maharaja of Mysore.

Read:

Report of inspection of the Agricultural Bank at Sirpur, Kesharadevankote Taluk, made by Mr. C. Devaraj Urs, Asst. and Examiner, and the valuation lists and the proceedings of the properties offered as security to the above Bank received with Letter No. 3078 of 5 Dec. 1903 from the Dy. Comr. Mysore Dist.

Order:

Recorded with the following observations
of 29-7-03
In G.O. No. 328 it was ordered that
R.7.31-97
the Bank should be given a further trial and warned to show better results. From the report read above it is noted that the Bank has lost further strength and energy owing to irregularities in conducting its affairs, and that out of the 22 members who have received loans from the Bank 8 office bearers and 11 members are defaulters in respect of instalments and interest amounting respectively to Rs. 5748-8-0 and 476-11-9 excluding penal

It is respectable to note that though the Bank was originally ~~unsuccessful~~ the receipt of ~~subscribed~~ punctual payment and of ~~realised~~ framing and Enforcing suitable rules to guard its interests in Every way, it has not shown any perceptable improvement in its affairs Except the payment of interest and instalments due to post up to End of June 1903.

But, as the Inspecting officer reports that the President and Agent of the Bank have ~~not found their Eyes as to the importance and use of the Constitution and~~ provided to take ~~sufficient~~ steps to secure public confidence in the Bank and its affairs, the Bank will be given one more trial to better its affairs.

It is respectable

The Valuation ~~often~~ list of the properties of the members is recorded.

31/12/3

26/12/03 Secretary

To

The Dy. Commissioner
Impne District.